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MAJORITY LEADERS ROUNDTABLE ON AFFORDABLE HOUSING

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Connecticut Zoning Enabling Act

Connecticut General Statutes Section 8-2(b)(4) through (6) Current through January 1, 2025

Zoning regulations adopted pursuant to subsection (a) of this section shall....

- (4) Provide for the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located, as designated by the Secretary of the Office of Policy and Management under section 16a-4a;
- (5) Promote housing choice and economic diversity in housing, including housing for both low and moderate income households;
- (6) Expressly allow the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development prepared pursuant to section 8-37t and in the housing component and the other components of the state plan of conservation and development prepared pursuant to section 16a-26.



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Common Myths about the Affordable Housing Appeals Procedure

September 19, 2025

Myth: The act has been substantially unchanged since its original adoption in 1989.

Fact: A Blue Ribbon Commission on Affordable Housing was created in 1999 to review the act and produced extensive recommendations, which were adopted by the General Assembly in 2000. Those changes addressed numerous municipal concerns. In particular, they significantly increased the affordability requirements of housing built under the act, expanded the information available to towns, clarified the mechanisms to enforce affordability, and authorized moratoriums from the act for towns in which substantial affordable housing qualifying under the act had been built. A lesser group of amendments was added in 2017, some of which were time-limited for five years. Criticisms based on pre-2000 applications should not be assumed to still apply to post-2000 applications.

Myth: The act requires that towns have 10% of their housing units government-assisted or subject to affordability deed restrictions.

Fact: There is no such requirement. The 10% exemption from the act, which was borrowed from Massachusetts' version of this statute, is a way to exempt towns which already have a large amount of government-assisted or deed-restricted housing. There is no obligation of any town to reach the 10% level and no state goal expecting towns to do so. It is instead merely a mechanism to determine which towns are subject to 8-30g and which are not.

Myth: Towns that are well below the 10% exemption are locked into the act forever and can never get out.

Fact: The 2000 amendments, as subsequently modified, allow towns with a high level of affordable housing construction to obtain a four-year moratorium from applications under the act. The moratorium is based on "housing unit-equivalent points" which give bonuses for rental housing and for housing targeted to households below 60% of median income, so that many units will count for more than one point. A town, no matter how far below the 10% exemption, can get a moratorium by earning housing unit-equivalent points equal to 2% of its housing stock. Fourteen towns, including lower Fairfield County towns, have received at least one moratorium and five have received two. We believe that a number of other towns are only one or two developments away from a moratorium.

Myth: The moratorium does not allocate points fairly.

Fact: The moratorium is carefully designed to encourage towns to make provision for low and moderate income family rental housing, which is the type of most-needed affordable housing that is least likely to be approved by suburban towns. The moratorium uses "bonus" points to give extra credit for such housing. Thus, family housing receives more points than elderly housing and an extra half-point is added for rental housing, units for households below 60% of median income, and units for households below 40% of median income. Because of the bonus point system, one way that a town can move quickly toward a moratorium is to work with a non-profit



developer for the development of family rental units, all of which will be affordable and many of which will be for households below 60% of median income.

Myth: The units built under the act are not affordable.

Fact: The 2000 amendments increased the affordability requirements to assure that developments built under the act will always have a substantial number of units that are priced well below the typical units in the town's housing market and will be quaranteed affordable for an extended period of time. In an 8-30g set-aside development, at least 30% of the units must be deed-restricted for at least 40 years. At least 15% of all units (usually half of the restricted units) must be for households below 60% of median income. Median income is the lower of the median for the area or for the state. The application of the statewide median in lower Fairfield County has had a significant impact in producing greater affordability. The permissible rent for below-60% units cannot exceed the Section 8 fair market rent and is usually below it. For example, in an 8-30g development in lower Fairfield County, 15% of the units, if they are two-bedroom, must rent for less than \$1,651 per month including heat and utilities (i.e., a contract rent of about \$1,400 per month if the tenant pays his or her own heat and utilities). The cost of ownership units (such as condos) must be based on realistic estimates of interest rates and the cost of insurance, taxes, heat, and utilities. They cannot assume a down payment of more than 20%.

Myth: Hardly any affordable housing units have been built under the act.

Fact: It has been estimated that at least 8,500 income-restricted units have been built directly under the act, many of them in developments that also contain low-cost market rate units. In addition, many other affordable units have been approved by municipalities because of the existence of the act. In recent years, for example, approvals and settlements have taken place in Bethany, Fairfield, Wallingford, New Canaan, Madison, and Simsbury, just to name a few. One indirect benefit of 8-30g is that it has increased the willingness of some towns to modify their zoning ordinances to accept greater density, which in itself generates more housing units. The indirect effect of 8-30g are at least as important as the direct effects.

Myth: Towns can defend an affordable housing appeal only if the town can prove that the proposal will have an adverse impact on health or safety.

Fact: The act requires the court to balance housing need against any "substantial public interests in health, safety, or other matters which the commission may legally consider" [emphasis added]. Commissions can, as a result, defend a decision on any ground that is a proper basis for a zoning or planning commission decision. Those grounds are contained primarily in C.G.S. 8-2. The courts have, in 8-30g cases, sustained commission decisions on such non-health and safety grounds as open space and the unique architectural characteristics of the area.

Myth: The act prevents consideration of environmental concerns.

Fact: To the contrary, the act requires applicants for 8-30g developments to obtain from environmental agencies with jurisdiction the same environmental approvals as are required for any other development. The act does not apply to or affect the standards of the decisions of wetlands or conservation commissions. It does not apply to the decisions of historic district commissions or similar entities. It does not

apply to requirements, whether by permit or otherwise, imposed by state agencies, such as the Department of Environmental Protection, the Department of Public Health, or the State Traffic Commission. It applies only to decisions of zoning and planning commissions. As a result, even if a developer can successfully challenge a zoning or planning denial through 8-30g, it cannot build anything without other necessary approvals. Those approvals must be obtained using the same legal standards that apply to all other applications to those bodies. In addition, to the extent that a planning or zoning commission can legally consider environmental factors in its own decision, the court may take them into consideration in the weighing process in an appeal under 8-30g.

Myth: The Affordable Housing Appeals Procedure is not adequate as an affordable housing policy for the Connecticut.

Fact: The act was never intended to substitute for a state housing policy. It is one very essential piece of a policy, but it is not supposed to be the whole policy. At the time it was adopted, the state also created two new municipal incentive programs – the Connecticut Housing Partnership and the Region Fair Housing Compact program – both of which came with financial incentives to participating towns. The state was also at that time bonding more than \$100 million per year for grants and reduced-rate loans to promote affordable housing development. The two collateral programs are no longer active, but both funding and tax incentives for housing development have grown. The act is most effective when it is used in conjunction with state programming that encourages towns to act voluntarily.

Myth: The only people who use the act are for-profit developers.

Fact: The act is equally available to both non-profit and for-profit developers. Indeed, the first case under 8-30g to reach the Supreme Court was brought by a local interfaith non-profit in West Hartford. The resistance of non-exempt towns to housing development through restrictive zoning has had a particularly negative impact on non-profit developers, which often have fewer resources to fight against a zoning denial. In effect, that resistance pushes the most affordable housing proposals into center cities and away from the suburban towns that most need them and have the best existing infrastructure capacity to support them.

Myth: Developers who take appeals under the act always win.

Fact: Taking an appeal is far from an automatic win for an applicant. Towns have won almost one-third of appeals. The record is clear that, when a town shows strong reasons for a denial, it usually wins the appeal.

Myth: The act unfairly counts only government-assisted and deed-restricted units as affordable.

Fact: In hindsight, the term "affordable" may not have been the best choice to describe the housing built under the act, because its use in the act is specific to housing that is government-assisted or long-term affordable, not the lay meaning of "affordable." The 10% count of units to determine exemption from the act does not purport to be a count of all housing units in the town that are "affordable." In virtually every town, 10% of the housing is "affordable" in the lay sense of the word. Apart from practical problems in determining the affordability of market-rate units (affordability determinations require information as to both the cost of the housing and the income

of the occupants, which is not easily available), the inclusion of unrestricted units (so-called "naturally occurring" low-cost housing) would require a substantially different percentage to be used for the exemption – probably in the 80% range. The fact is that the 10% exemption reasonably identifies those towns in which application of the act is unnecessary. The most recent count identified 28 towns which are exempt from the act under the 10% exemption standard, plus another five towns that currently have four-year moratoriums.

Indeed, if the act were to count unrestricted housing as eligible for the 10%, then it should logically allow developers building unrestricted housing to use the act to challenge a zoning denial. This would result in a major expansion of use of the act by developers without providing long-term restrictions in return. The towns, presumably, would not want such a result. The core of the act is that, in order to access its benefit to development, a developer applicant must provide – on a long-term basis – significantly more affordability than the developer would otherwise have provided. The act, in other words, generates more housing that is needed in the market but only if a significant part of it provides long-term affordability.

Myth: The act does not recognize accessory apartments.

Fact: The act recognizes all government-assisted and deed-restricted units. Accessory apartments subject to ten-year deed restrictions are counted toward the 10% exemption. It is important to recognize, however, that accessory apartments with short-term deed restrictions (unlike the 40-year deed restrictions required of developers under the act) may well not provide any true affordable housing at all, because many of them are not offered for rent on the housing market. It may be very helpful to a family to have a small accessory unit for a family member who might otherwise simply live in the house; but, unless the unit is advertised and made available generally to the public, it has a minimal impact on a town's housing market.

Myth: The act allows developers to use the threat of the act to get other concessions from zoning commissions.

Fact: The 2000 amendments have converted such threats to little more than posturing. The enhanced affordability requirements established in 2000, which now require a significant internal subsidy between the market-rate and the deed-restricted units, have the practical effect of limiting the profitability of an 8-30g development. Developers who are not serious about producing housing that is affordable are not likely to find its development sufficiently attractive financially. A town which thinks it is being leveraged should simply tell the developer to build that satisfies 8-30g and not allow the threat of such housing (which is a benefit to the town, not a harm) to lead the town to approve some other kind of development which it does not want.

Myth: Zoning is a local function and should not be subject to state requirements.

The court cases are clear that all zoning power is vested in the state, not in the towns. Zoning is delegated to towns under strict limitations, many of which are contained in the Zoning Enabling Act (Section 8-2 of the General Statutes). For example, under Section 8-2, zoning ordinances are required to promote economic diversity in housing, including housing for both moderate and low income households, are required to encourage opportunities for multi-family dwellings, and are required to encourage such opportunities for residents of the region in which the

town is located and not merely for residents of the town. Even before the Affordable Housing Appeals Procedure was adopted, the Connecticut Supreme Court had ruled that it is illegal for towns to use their zoning powers to exclude low-cost housing. Section 8-30g is one mechanism for implementing the mandatory requirements of zoning contained in Section 8-2 but often ignored by the towns.

Myth: Mobile home parks cannot be counted in the 10% exemptio0n.

Fact: Mobile home parks are counted if they meet the standards of the act, and at least one mobile home park has been built under 8-30g. In addition, resident-owned mobile home parks are counted in the 10% if they are financed in a way that includes income limits. Counting of unrestricted non-resident-owned mobile home parks would invite the very abuses by outside investors that we are now seeing. There has been a national movement of investment firms to buy mobile home parks and significantly raise rents, with the apparent purpose of reselling them for a substantial profit. That is because most parks do not have any long-term protections. The act counts mobile home parks if they are subject to 8-30g affordability standards, with special rules if they are resident-owned.

Myth: A developer can designate the highest quality units as market-rate units and the lowest quality units as set-aside units.

<u>Fact</u>: The courts have held that market-rate and set-aside units in an 8-30g development must be substantially similar.

- Prepared by Raphael L. Podolsky

Affordability requirements for 8-30g deed-restricted rental units -- 2025

Maximum 8-30g monthly apartment rent by region (must be reduced by reasonable estimate of heat and utilities paid by tenant)

	60% (15% of units)	80% (15% of units)
	<u>2-BR</u>	<u>3-BR</u>	<u>2-BR</u>	<u>3-BR</u>
Windham County	\$1,219	\$1,409	\$1,625	\$1,878
Waterbury	\$1,237	\$1,429	\$1,649	\$1,905
New London-Norwich	\$1,445	\$1,669	\$1,926	\$2,226
Litchfield County	\$1,507*	\$1,782	\$1,808*	\$2,261*
New Haven-Meriden	\$1,567	\$1,811	\$2,090	\$2,415
Bridgeport	\$1,581	\$1,827	\$2,108	\$2,436
Hartford	\$1,644	\$1,900	\$1,984*	\$2,533
Milford-Ansonia	\$1,651	\$1,908	\$2,201	\$2,544
Southern Middlesex Co.	\$1,651	\$1,908	\$2,016*	\$2,544
Danbury	\$1,651	\$1,908	\$2,201	\$2,544
Colchester-Lebanon	\$1,651	\$1,908	\$2,156*	\$2,544
Stamford-Norwalk	\$1,651	\$1,908	\$2,201	\$2,544

Median income by region for purposes of 8-30g (family of four)

Lov	wer of area or s	tate r	<u>nedian</u>	
\$ 	60%		80%	Area Median
Windham County	\$ 54,180	\$	72,240	\$ 90,300
Waterbury	\$ 54,960	\$	73,280	\$ 91,600
New London-Norwich	\$ 64,200	\$	85,600	\$ 107,000
Litchfield County	\$ 68,350	\$	91,360	\$ 114,200
New Haven-Meriden	\$ 69,660	\$	92,880	\$ 116,100
Bridgeport	\$ 70,200	\$	93,000	\$ 117,100
Hartford	\$ 73,080	\$	97,440	\$ 121,800
Statewide median	\$ 73,380	\$	97,840	\$ 122,300
Milford-Ansonia	\$ 78,000	\$	104,000	\$ 130,000
Danbury	\$ 88,620	\$	118,160	\$ 147,700
Colchester-Lebanon	\$ 89,100	\$	118,800	\$ 148,500
Southern Middlesex Co.	\$ 89,340	\$	119,120	\$ 148,900
Stamford-Norwalk	\$108,300	\$	144,400	\$ 180,500

Explanatory notes:

- (1) 30% of 8-30g units in set-aside developments must be set aside as income-restricted units. 15% must serve households below 60% of median income. An additional 15% must serve households below 80% of median.
- (2) "Median income" for the purpose of 8-30g is the <u>lower</u> of area median income (AMI) or statewide median income (SMI). At present, the SMI (rather than the AMI) applies in the Milford-Ansonia, Danbury, Colchester-Lebanon, Southern Middlesex Co., and Stamford-Norwalk regions.
- (3) The maximum rent that can be charged for an 8-30g set-aside rental unit for a household below 60% of median is calculated as the <u>lower</u> of (a) 30% of the income of a household at 60% of median income or (b) the Section 8 fair market rent (FMR) for the region. The maximum rent for a household below 80% of median is the <u>lower</u> of (a) 30% of the income of a household at 80% of median or (b) 120% of the Section 8 FMR for the region.
- (4) The maximum rental charge under 8-30g <u>includes</u> heat, electricity, gas, and hot water. If some of those items are not included in the rent, the rental maximum for that unit must be <u>lowered</u> by a "reasonable estimate" of the items that the tenant must pay for separately (DOH regulation 8-30g-8(d)(9)).
- (5) The asterisked amounts in the maximum rent table are based on the FMR in (3)(b) above, rather than the set-aside formula in (3)(a), because the FMR formula in those areas produces a lower maximum.

Activity relative to a Moratorium under Affordable Housing Land Use Appeals Act, Section 8-30g CGS

Active Moratoria:

Brookfield: Effective June 7, 2022; Expires June 6, 2026

New Canaan: Effective August 27, 2024; Expires August 26, 2028

Orange: Effective September 3, 2024; Expires September 2, 2028 Waterford: Effective November 12, 2024; Expires November 11, 2028

Fairfield: Effective April 1, 2025; Expires March 31, 2029

Under Review:

South Windsor -

Historic Detail:

Berlin – Moratorium granted April 1, 2008; expired April 1, 2012

Moratorium granted January 9, 2013; expired March 31, 2017

Bethel – Incomplete application filed 1/18/05. No subsequent action by Town.

Brookfield - Moratorium granted July 25, 2017; Expired July 24, 2021

Application submitted on May 19, 2021; November 4, 2021 was denied

Moratorium granted June 7, 2022; Expires June 6, 2026

Darien – Moratorium granted 10/8/2010; expired 10/7/2014

New Application submitted 12/19/2014 – Rejected March 9, 2015 Moratorium granted October 18, 2016; Expired October 17, 2020

Farmington – Moratorium granted June 21, 2016; Expired June 20, 2020

Milford - Statutory 1 year moratorium granted in Public Act 14-217, sec. 222 retroactive to January 1,

2014; expired December 31, 2014

Application submitted February 4, 2019 - Rejected May 6, 2019 Moratorium granted August 20, 2019; Expired August 19, 2023

New Canaan - Moratorium granted June 6, 2017; expired June 5, 2021. Application for second moratorium

received 7/21/2022. Request denied 10/18/2022

New application for second moratorium received 2/22/2024. Request denied 5/21/24

Moratorium granted August 27, 2024; Expires August 26,2028

Newington - No actual application received to date; however, public comments and legal inquiries have

been made to the Department

Orange - Moratorium granted September 3, 2024; Expires September 2, 2028

Ridgefield – Moratorium granted October 7, 2014; Expired October 6, 2018

Simsbury- Application submitted December 17, 2025; Rejected February 28, 2025

Application submitted January 17, 2020; Rejected April 7, 2020 Moratorium granted October 13, 2020; Expired October 12, 2024

Suffield - Moratorium granted December 10, 2019; Expired December 9, 2023

Trumbull – Moratorium granted June 22, 2001; Expired June 22, 2005

Provisional Moratorium August 10, 2005; Expired August 9, 2009

Updated August 22, 2025

Waterford - Moratorium granted November 12, 2024; Expired November 11, 2028

Westport - Moratorium granted March 5, 2019; Expired March 4, 2023

Wilton - Application submitted June 9, 2015; Rejected

Moratorium granted 12/29/2015; Expired December 28, 2019

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Summary of moratorium provisions of C.G.S. 8-30g

September 19, 2025

The four-year moratorium from 8-30g applications is designed to encourage towns subject to C.G.S. 8-30g to promote the development of new rental housing for families and to target that housing to households with incomes below 80% of median or lower. It is available to all towns in which fewer than 10% of the housing units are government-subsidized or deed-restricted, including towns which are well below the 10% level, i.e., to all towns subject to 8-30g.

Which towns have received a moratorium or are applying for one?

Moratorium currently in effect (5): Brookfield, Fairfield, New Canaan, Orange, Waterford.

<u>Towns that have had or are in first moratorium</u> (9): Farmington, Milford, Orange, Ridgefield, South Windsor, Suffield, Waterford, Westport, Wilton.

<u>Towns that have had or are in second moratorium</u> (5): Berlin (2), Brookfield (2), Darien (2), New Canaan (2), Trumbull (2).

Moratorium Point Values

Income-restricted ownership units	Points	Bonus	Total
Under 80%	1.00		1.00
Under 60%	1.50	Add ½ point	1.50
Under 40%	2.00	Add ½ point	2.00
Income-restricted rental units			
Under 80%	1.50		1.50
Under 60%	2.00	Add ½ point	2.00
Under 40%	2.50	Add ½ point	2.50
Age-restricted units	0.50		0.50
Market-rate units in 8-30g developments.		Add ¼ point	0.25
Units built in zone in which "middle housing" may be developed as matter of right.		Add ¼ point	0.25
There is a special rule for mobile manufactured home parks			
financed with certain affordability restrictions.			



How many housing units are required for a moratorium?

A four-year moratorium on applications under C.G.S. 8-30g is available when newly constructed or newly deed-restricted units generate "housing-unit equivalent" points (also known as HUEs) equal to 2% of the town's housing stock (but not less than 75 such points). Any such units created after July 1, 1990 (when 8-30g became effective) may be counted toward a first and subsequent moratoria. Eligible units must be restricted to households with incomes below 80% of median income. Each such non-elderly dwelling unit counts as one "point," except that the value of a non-elderly dwelling unit is increased by an additional half point if:

- * The unit is rental rather than ownership, or
- * The unit is restricted to households below 60% of median income, or
- * The unit is restricted to households below 40% of median income.

These extra half-points are cumulative. For example, a non-elderly rental unit counts as 2.0 housing HUEs if restricted to a household below 60% of median income and 2.5 unit points if restricted to a household below 40% of median income. Units for elderly persons count as half a point. Market rate units in an 8-30g development count as one-fourth of a point. Thus, a 50-unit non-profit family rental development entirely for households below 60% of median income will count as 100 points. A 50-unit privately-owned set-aside complex under 8-30g in which 30% of the units (i.e., 15 units) are deed-restricted in accordance with 8-30g will count as 35.25 points if rental and 27.75 points if ownership. Points must be reduced for units which have been demolished.

A moratorium cannot be used by a town to block the creation of a government-assisted housing development containing 40 or fewer units or in which 95% or more of the units are for households below 60% of median income

Can a moratorium be renewed?

If a town generates sufficient additional housing unit-equivalent points to qualify for another moratorium (2% of the housing stock but not less than 50 points), the moratorium will be extended for an additional four years. In towns with more than 20,000 housing units, a second or subsequent moratorium will be five years, rather than four years. If such a town has adopted an affordability plan, the number of points for a second or subsequent moratorium is reduced to 1.5% of the town's housing stock. Six towns that are not exempt from 8-30g have at least 20,000 housing units – Fairfield, Greenwich, Hamden, Milford, Stratford, and West Hartford. Of these towns, only Milford has had a first four-year moratorium.

Prepared by Raphael L. Podolsky, Sept. 19. 2025

	2024 ATT	proable Ho	using Appea	is list - Exen	ubr municipa	aiities	
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
Ansonia	8,104	232	823	152	0	1,207	14.89%
Bloomfield	9,717	645	137	309	0	1,091	11.23%
Bridgeport	58,874	7,151	4,410	813	12	12,386	21.04%
Bristol	27,251	1,919	992	1,095	0	4,006	14.70%
Danbury	33,562	1,653	1,321	369	210	3,553	10.59%
Derby	5,759	275	349	117	0	741	12.87%
E Hartford	21,361	1,671	756	1,079	0	3,506	16.41%
E Windsor	5,348	559	40	116	0	715	13.37%
Enfield	17,741	1,360	233	647	7	2,247	12.67%
Groton	18,154	3,897	101	319	10	4,327	23.83%
Hartford	53,259	11,677	9,152	1,539	0	22,368	42.00%
Manchester	26,445	1,916	974	899	32	3,821	14.45%
Meriden	26,177	2,222	1,448	1,009	11	4,690	17.92%
Middletown	21,671	3,220	1,189	490	25	4,924	22.72%
New Britain	31,510	3,041	1,672	1,189	89	5,991	19.01%
New Haven	57,525	10,139	7,764	847	343	19,093	33.19%
NewLondon	12,119	1,659	506	495	175	2,835	23.39%
Norwalk	38,152	2,606	1,641	368	738	5,353	14.03%
Norwich	18,769	2,362	844	578	0	3,784	20.16%
Plainfield	6,264	429	200	168	4	801	12.79%
Putnam	4,292	465	66	57	0	588	13.70%
Stamford	56,953	4,737	2,128	359		8,492	14.91%
Torrington	17,040	992	345	612		1,966	11.54%
Vernon	14,761	1,539	497	344	12	2,392	16.20%
Waterbury	48,392	5,631	3,321	1,669		10,657	22.02%
West Haven	22,735	1,024	2,120	375	0	3,519	15.48%
Windham	9,663	1,873	642	323	0	2,838	29.37%
WindsorLocks	5,815			247		712	12.24%
	2024 Afford	dable Hous	ing Appeals	list - Non-Ex	cempt Munic	ipalities	
Town	2020 Census	2024 Gov Assisted	2024	2024 Single Family CHFA/ USDA Mortgages	2024 Deed Restricted Units	2024 Total Assisted Units	2024 Percent Affordable
Andover	1,324	24	1		0	57	4.31

						All the second s	
Ashford	1,923	32	1	30	0	63	3.28%
Avon	7,713	244	35	39	2	320	4.15%
Barkhamsted	1,566	0	6	25	0	31	1.98%
Beacon Falls	2,618	0	8	59	0	67	2.56%
Berlin	8,571	644	45	149	4	842	9.82%
Bethany	2,039	0	1	11	0	12	0.59%
Bethel	7,980	192	36	113	82	423	5.30%
Bethlehem	1,605	24	0	7	0	31	1.93%
Bolton	2,045	0	2	. 36	0	38	1.86%
Bozrah	1,131	0	2	26	0	28	2.48%
Branford	14,180	260	66	132	9	467	3.29%
Bridgewater	863	0	0	2	0	2	0.23%
Brookfield	7,116	155	26	78	112	371	5.21%
Brooklyn	3,342	205	16	51	0	272	8.14%
Burlington	3,628	27	0	50	0	77	2.12%
Canaan	639	1	1	6	3	11	1.72%
Canterbury	2,044	76	1	48	0	125	6.12%
Canton	4,383	251	33	57	32	373	8.51%
Chaplin	955	0	3	26	0	29	3.04%
Cheshire	10,401	259	17	90	17	383	3.68%
Chester	1,793	23	4	12	0	39	2.18%
Clinton	6,283	105	10	61	0	176	2.80%
Colchester	6,441	364	47	139	4	554	8.60%
Colebrook	694	0	0	6	1	7	1.01%
Columbia	2,294	24	2	49	0	75	3.27%
Cornwall	1,002	28	2	6	0	36	3.59%
Coventry	5,273	103	6	128	20	257	4.87%
Cromwell	6,162	212	13	170	0	395	6.41%
Darien	7,265	161	23	0	133	317	4.36%
Deep River	2,112	44	6	29	0	79	3.74%
Durham	2,828	36	0	25	0	61	2.16%
East Granby	2,183	72	2	43	0	117	5.36%
East Haddam	4,477	73	3	61	0	137	3.06%
East Hampton	5,637	70	5	101	25	201	3.57%
East Haven	12,394	613	185	274	0	1,072	8.65%
East Lyme	9,080	452	24	80	19	575	6.33%
Eastford	806	0	1	12	0	13	1.61%
Easton	2,756	0	0	4	7	11	0.40%
Ellington	7,054		7	116		383	5.43%
Essex	3,329	75	1	16	16	108	3.24%
Fairfield	21,982	254		69		738	3.36%
Farmington	11,667	586	136	133	181	1,036	8.88%
Franklin	790	27	1	21	0	49	6.20%
Glastonbury	14,481	605	67	104	2	778	5.37%

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Goshen	1,708	1	1	5	0	7	0.41%
Granby	4,448	85	2	50	3	140	3.15%
Greenwich	25,677	988	487	11	36	1,522	5.93%
Griswold	5,027	222	58	121	0	401	7.98%
Guilford	9,693	184	10	31	1	226	2.33%
Haddam	3,540	22	2	26	0	50	1.41%
Hamden	25,984	1,049	864	482	126	2,521	9.70%
Hampton	790	0	1	12	0	13	1.65%
Hartland	843	2	0	5	0	7	0.83%
Harwinton	2,313	22	6	41	5	74	3.20%
Hebron	3,618	58	2	52	0	112	3.10%
Kent	1,687	61	3	3	1	68	4.03%
Killingly	7,884	467	147	129	0	743	9.42%
Killingworth	2,601	0	1	20	1	22	0.85%
Lebanon	3,147	26	6	77	0	109	3.46%
Ledyard	6,150	32	9	206	6	253	4.11%
Lisbon	1,728	2	0	52	0	54	3.13%
Litchfield	3,966	140	4	36	19	199	5.02%
Lyme	1,220	0	0	3	8	11	0.90%
Madison	8,060	90	4	13	29	136	1.69%
Mansfield	6,956	175	166	80	2	423	6.08%
Marlborough	2,388	24	0	27	0	51	2.14%
Middlebury	3,047	77	5	17	20	119	3.91%
Middlefield	1,882	30	4	27	1	62	3.29%
Milford	23,749	824	228	148	74	1,274	5.36%
Monroe	6,918	35	4	39	8	86	1.24%
Montville	7,402	81	52	253	0	386	5.21%
Morris	1,253	20	0	5	0	25	2.00%
Naugatuck	13,239	537	305	360	0	1,202	9.08%
New Canaan	7,502	255	35	8	0	298	3.97%
New Fairfield	5,635	0	6	48	16	70	1.24%
New Hartford	2,968	12	6	51	9	78	2.63%
New Milford	11,928	319	33	136	33	521	4.37%
Newington	13,219	603	128	519	36	1,286	9.73%
Newtown	10,322	134	7	85	71	297	2.88%
Norfolk	932	38	2	6	0	46	4.94%
North Branford	5,633	62	10	50	0	122	2.17%
North Canaan	1,582	111	0	10	0	121	7.65%
North Haven	9,981	393	47	96	23	559	5.60%
NoStonington	2,226	0	2	19	8	29	1.30%
Old Lyme	4,988	64	2	. 10	3	79	1.58%
Old Saybrook	5,870	52	12	20	78	162	2.76%
Orange	5,480	92	21	12	6	131	2.39%
Oxford	5,022	36	6	30	0	72	1.43%

Plainville	8,045	242	53	294	22	611	7.59%
Plymouth	5,151	178	23	194	0	395	7.67%
Pomfret	1,686	32	2	11	0	45	2.67%
Portland	4,128	120	96	69	0	285	6.90%
Preston	2,049	40	6	33	0	79	3.86%
Prospect	3,762	0	4	56	55	115	3.06%
Redding	3,664	0	3	14	0	17	0.46%
Ridgefield	9,506	175	6	22	79	282	2.97%
Rocky Hill	9,319	235	66	143	0	444	4.76%
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%
Sherman	1,834	0	1	5	0	6	0.33%
Simsbury	10,057	289	66	101	28	484	4.81%
Somers	3,622	146	7	35	0	188	5.19%
South Windsor	10,804	443	55	197	12	707	6.54%
Southbury	9,270	90	6	35	0	131	1.41%
Southington	18,145	499	59	363	66	987	5.44%
Sprague	1,268	20	13	23	1	57	4.50%
Stafford	5,237	257	25	119	0	401	7.66%
Sterling	1,479	0	7	24	0	31	2.10%
Stonington	9,447	484	23	69	14	590	6.25%
Stratford	21,643	524	439	360	33	1,356	6.27%
Suffield	5,879	296	5	63	4	368	6.26%
Thomaston	3,340			105		216	6.47%
Thompson	4,143		14	36		201	4.85%
Tolland	5,630		9	123		262	4.65%
Trumbull	13,159	315			293	706	5.37%
Union	377	0	0	4	0	4	1.06%
Voluntown	1,135		2	23		45	3.96%
Wallingford	18,938					946	5.00%
Warren	790		0		0	1	0.13%
Washington	2,056	The second secon	1	3			2.38%
Waterford	8,873			236			6.15%
Watertown	9,137					473	5.18%
West Hartford	27,240	the second secon					
Westbrook	3,976					202	
Weston	3,671			6		7	0.19%
Westport	10,567				99		3.97%
Wethersfield	11,809	748	113	269	0	1,130	9.57%

Willington	2,685	184	6	33	0	223	8.31%
Wilton	6,567	159	12	12	63	246	3.75%
Winchester	5,405	269	137	122	0	528	9.77%
Windsor	12,038	154	243	466	26	889	7.38%
Wolcott	6,408	313	8	195	0	516	8.05%
Woodbridge	3,476	30	8	5	0	43	1.24%
Woodbury	4,584	60	4	37	0	101	2.20%
Woodstock	3,669	24	1	23	0	48	1.31%
Totals	1,530,197	98,830	50,353	27,914	5768	182,865	