

March 4, 2024

Esteemed Chairs Felipe and Moore,  
Members of the Housing Committee:

The Western Connecticut Council of Governments (WestCOG) appreciates the opportunity to comment on Raised Bill 5335, *An Act Concerning the Development of Middle Housing*.

WestCOG **supports** this bill, which would give municipalities an additional pathway to achieve a moratorium under CGS §8-30g.

State law provides municipalities several options to meet the 10% threshold under §8-30g. Unfortunately, many of these options do not qualify toward a moratorium; furthermore, these options are not uniformly available to all municipalities in the state:

Qualifying option	Fraction of affordable units statewide <sup>1</sup>	Counts toward 10% threshold?	Counts toward moratorium?	Uniform availability statewide?
Deed restriction on housing unit	3.2%	Yes	Yes	Yes
“Assisted” (i.e., publicly funded) housing units	54.0%	Yes	Yes	Yes if locally funded No if state-funded (state decides where funds are spent)
Housing for which tenant receives voucher	28.3%	Yes	No	No – state decides how vouchers are distributed
Public mortgage on housing unit	14.5%	Yes	No	No – not available in high-cost areas (CHFA) or rural areas (USDA)

As the table illustrates, most units that qualify under CGS §8-30g as affordable do so because they – or their residents – receives a housing, mortgage, or rental subsidy. Most of these subsidies are federal or state. How many units (or residents) in each municipality receive a subsidy is determined by federal and state policy. In other words: **the primary determinant of whether a municipality reaches the 10% threshold is federal or state policy, not local action.**

Examples of how these policies handicap municipal progress toward the 10% threshold include:

- Purchase price limits set the U.S. Department of Housing and Urban Development make CHFA mortgages, which follow these limits, effectively unavailable in higher-cost areas.
- U.S. Department of Agriculture mortgages are unavailable in areas that do not meet its definition of rural. This makes them unavailable in most higher-cost areas in the state.

<sup>1</sup> [2023 Affordable Appeals List \(CT Department of Housing\)](#)

- The state concentrates rental vouchers in selected urban areas; together with restrictions on voucher portability, this limits the availability of vouchers in many communities (including most higher-cost areas of the state).

Bill 5335 enhances the prospects for communities, particularly those with limited access to federal and state housing assistance, by recognizing “middle housing” as a contribution towards achieving a moratorium under §8-30g. This adjustment presents a realistic avenue for municipalities to make progress toward their housing objectives. Although achieving a level playing field requires further reforms at the federal and state levels, this measure importantly positions housing ambitions in achievable reach. In doing so, it serves as an essential motivator, encouraging communities to persist in their efforts and not to relinquish their goals.

Should you have questions or require additional information, please do not hesitate to contact me. Thank you for your consideration.

A handwritten signature in black ink that reads "Francis Pickering". The signature is written in a cursive, flowing style with a long horizontal stroke at the bottom.

Francis R. Pickering  
Executive Director