

ISSUE BRIEF:

**SMALL LOTS IN
SMART PLACES:
A RIGHT-SIZED
SOLUTION FOR CT**



**DESEGREGATE
CONNECTICUT**

www.desegregatect.org

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INTRODUCTION

Here in Connecticut, we have an opportunity to improve housing affordability, increase town revenues, and protect the environment, at no public cost.

HOW? **MINIMUM LOT SIZE REFORM.**

The issue is fairly straightforward.

Minimum lot size refers to the amount of land required per home. Researchers have shown that large minimum lot sizes raise housing prices and contribute to sprawl. It's not good for people, the economy, or the environment.

Connecticut's one-size-fits-all zoning rules hinder choice.

We aren't enabling the compact, walkable communities people want. Instead, we're forcing people to live in sprawling, car-dependent, and forest-killing subdivisions. 81% of our residential land has minimum lot sizes of roughly an acre or more.

Onerous requirements are holding us back.

New Hampshire, Vermont, and Oregon have taken up bills to cap minimum lot sizes statewide. Cities and towns across the country are reducing minimum lot sizes, too. Do we want Connecticut to continue to be the slowest-growth state in the country?

State-level reform can change the dynamic.

Lifting this regulatory barrier can help Connecticut build the housing that people need and want. A focus on building in places with existing infrastructure is a win-win for residents, local governments, and our natural resources.

This brief has 3 main components.

Part II explains Connecticut's current lot size mandates. Part III explains the problems caused by large lots and the benefits of rethinking them. Finally, Part IV pitches our proposal to reform them.



OUR CURRENT ZONING HURTS ALL OF US

Our lot size problem is entrenched in zoning practices across our state. We should be allowing a wide variety of lot sizes, so people can choose housing that best suits their needs and preferences. Instead, we have one-size-fits-all mandates that drive up prices and hurt the environment.

The [Zoning Atlas](http://desegregatect.org/atlas), online at desegregatect.org/atlas, shows exactly how Connecticut is zoned and illustrates why statewide action is needed. Here are some highlights of our research.

LOT SIZE MANDATES ARE UBIQUITOUS



of all residential land allowing single-family housing has a mandatory minimum lot size

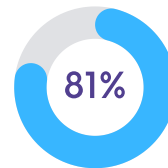
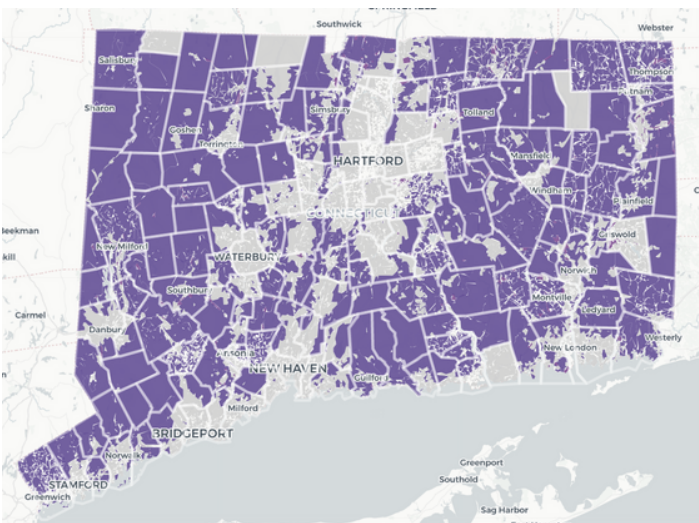
Minimum lot sizes exist on the vast majority of Connecticut's residential land. Although they can be applied to buildings that house any number of families, these regulations most frequently affect single-family homes (by far the most commonly permitted housing type). On 98.3% of the primarily residential land where single-family homes are allowed as of right, a minimum lot size mandate is in place.

CONNECTICUT LOT SIZES ARE ENORMOUS

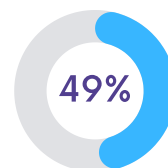
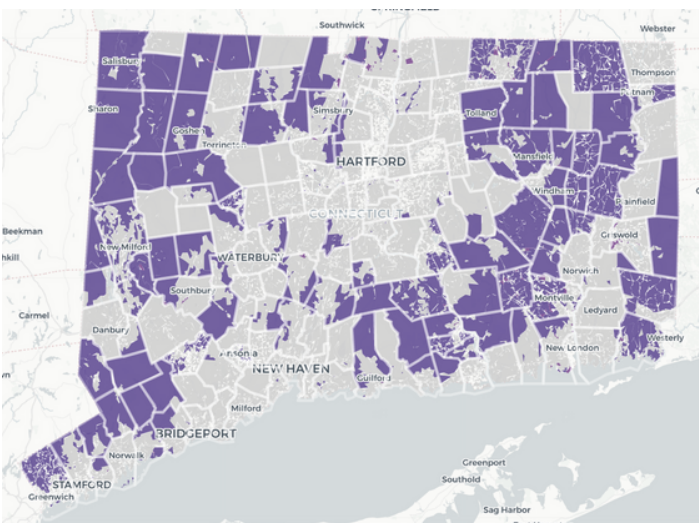
Perhaps more important than the incidence of minimum lot sizes is their scale. Keeping in mind that half-acre lots are about half a football field, it is astounding that 81% of Connecticut's residential land requires at least 0.92 acres (about an acre, or a whole football field) per single-family home.

Even more striking, half the residential land in the state requires at least 1.84 acres (about two acres) per single-family home. That's one and two-thirds football fields!

Here's how those figures are depicted on the Connecticut Zoning Atlas:



requires about an acre or more



requires about two acres or more

Some communities are especially impacted by unreasonable lot sizes. There are 68 towns with minimum lot sizes of about two acres (1.84 acres) or more on over half of their land.

The 68 Towns With Mostly Enormous Lots

Ansonia	East Haddam	Middlefield	Sherman
Ashford	East Hampton	Montville	Sprague
Barkhamsted	Easton	New Canaan	Stafford
Bozrah	Essex	New Fairfield	Sterling
Bridgewater	Franklin	New Hartford	Stonington
Brooklyn	Goshen	Norfolk	Thomaston
Canaan/Falls Village	Granby	North Stonington	Tolland
Canterbury	Greenwich	Oxford	Union
Canton	Guilford	Pomfret	Voluntown
Chaplin	Haddam	Putnam	Warren
Chester	Hampton	Redding	Westbrook
Colchester	Kent	Ridgefield	Weston
Colebrook	Killingworth	Roxbury	Willington
Cornwall	Lebanon	Salem	Wilton
Coventry	Litchfield	Salisbury	Windham
Deep River	Lyme	Scotland	Woodbury
Durham	Mansfield	Sharon	Woodstock

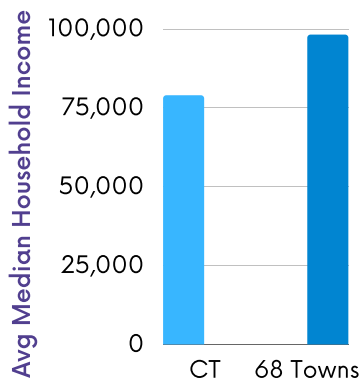
These towns are  40% of Connecticut's 169 towns

LARGE-LOT COMMUNITIES ARE WEALTHIER & WHITER

Towns with high minimum lot sizes have consistently higher median incomes and more demographic homogeneity than the state as a whole. Look again at the 68 towns with a minimum lot size of 1.84+ acres on over half of their land, listed on the previous page. They are home to about 16% of Connecticut's population.

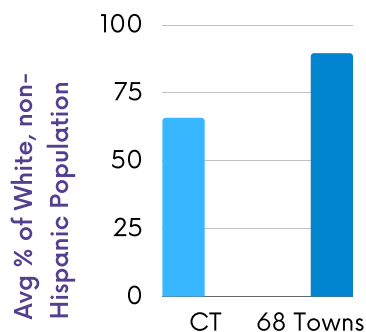
While many of these towns are decidedly rural, others are not. Nine are transit towns, and many have seen significant public investments in roads and water and sewer lines. Yet large-lot zoning has barred entry for people with lower incomes.

According to 2019 census data, the average median household income of these 68 towns is \$98,068. That's \$19,235 (or 24%) higher than the median household income of Connecticut as a whole (\$78,833).



The 68 enormous-lot towns have, on average, 24% higher household incomes than the statewide average.

Large-lot zoning also seems tied to racial composition. The 68 enormous-lot towns have White populations that are, on average, 36% higher than in the state as a whole. The average White, non-Hispanic population in these towns is 89.4%, compared to 65.6% in Connecticut overall.



The 68 enormous-lot towns have 36% greater White population than in the state as a whole.



HOW MINIMUM LOT REFORM CAN HELP

With the current state of Connecticut's zoning in mind, we now take a deeper dive into the problems that minimum lot size mandates create, and how zoning reform can be a solution. As with all of our analyses, we will look at these issues across three dimensions: environment, equity, and economy.



A. Environmental Benefits

PROBLEM: Large minimum lot sizes hurt Connecticut's environment.

Residential sprawl is the greatest threat to our natural landscapes. By preventing moderate-density development, large lot sizes push home construction farther out onto undeveloped land, creating sprawl and contributing to habitat fragmentation. From 1985-2010—during which towns throughout Connecticut cracked down on infill residential growth—Connecticut lost 15% of its agricultural land and 6.5% of its forests to development.

Connecticut lost:

6.5%

of its forests

15%

of its agricultural land

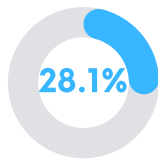
Large lot sizes lock in unsustainable land use patterns. They reduce the feasibility of alternatives to cars, like walking and biking. By spreading homes apart and pushing them further away from transit and downtown areas, large lots make car trips longer.

When we drive more, we emit more greenhouse gasses, which in turn makes it harder for us to achieve our statewide emission reduction goals. Along the same lines, mandating exclusively single-family homes on large lots also increases housing-related energy consumption, because large single-family homes take more energy to heat, cool, and power.

Pairing data from the Zoning Atlas with zip code-level emissions data from UC Berkeley's Cool Climate project paints a stark picture. Towns with large minimum lot sizes have much higher transportation- and housing-related emissions than those with less extreme restrictions.

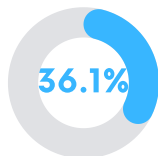
We first sorted towns into two categories: (1) the 68 enormous-lot towns, and (2) the remaining 101 towns. We then looked at data on transportation- and housing-related carbon emissions—which account for roughly 55% of all Connecticut's emissions—and calculated measures for the average household in each category.

Overall, the average household in category (1) had 28.1% higher annual transportation- and housing-related carbon emissions than the average household in category (2).



more overall carbon emissions, which is made up of transportation + housing emissions

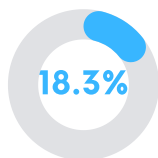
- In **transportation**, the average category (1) household emitted a whopping 36.1% more carbon annually than the average category (2) household. This gap is largely attributable to differences in vehicle miles traveled, which was 34.5% higher than for households in other municipalities.



more transportation-related emissions



- In **housing**, the average household in category (1) had 18.3% higher housing-related carbon emissions than the average household in category (2), owing to higher fuel oil (44.5%) and electricity (19.4%) consumption.



more housing-related carbon emissions



Our analysis confirms the devastating impact minimum lot sizes have on the environment, and the obstacle they pose to meeting our emissions-reduction goals.

SOLUTION

Decreasing minimum lot sizes would allow Connecticut to use its precious land more efficiently by building more homes on a smaller amount of land – including land that has already been developed. In conjunction with conservation efforts, land use reforms like reducing minimum lot sizes can help Connecticut reach its goal of conserving 21% of its land by 2023.



Help Connecticut reach its goal of conserving 21% of its land by 2023.

Allowing smaller lots can also enable people to live closer to one another and to town centers, which can lower per capita transportation- and housing-related emissions. Infill development can shorten or eliminate car trips by enabling walkable, bikeable, and transit-oriented communities. Lower minimum lot sizes are associated with a decrease in the size of new homes, and an increase in smaller, less energy-intensive, homes.

Smaller lot sizes are associated with:





B. Equity Benefits

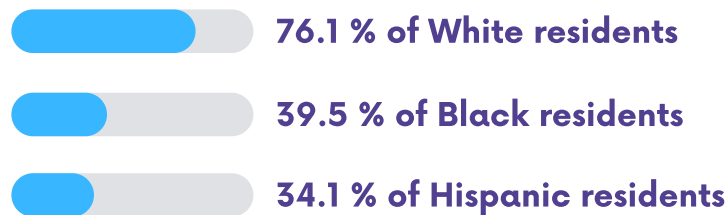
PROBLEM: Large minimum lot sizes make homes more expensive.

Large minimum lot sizes make homes more expensive, both because the amount of land itself drives up home prices and because large minimum lot sizes reduce the number of homes that can be built, artificially restricting supply. This phenomenon also increases home prices in less restrictive neighboring towns by reducing supply on a region- and state-wide basis, affecting all Connecticut residents.

Higher home prices restrict housing choices for families who are priced out of many of Connecticut's communities—and sometimes even priced out of homeownership altogether. Higher home prices particularly hurt people of color due to racial wealth and income gaps. On average, Black, Indigenous, mixed-race, and Hispanic workers all earn less than White workers in Connecticut.

White residents are already far more likely to already own their own homes than Black, Hispanic, and mixed-race residents. 76.1% of White residents own their own homes in Connecticut, compared to 39.5% of Black residents and 34.1% of Hispanic residents.

Who owns their homes?



Outside of big cities, large minimum lot neighborhoods tend to be home to higher-income residents and, regardless of income level, White households are far more likely than non-White households to buy a home in an area zoned for large lots.

SOLUTION

Decreasing minimum lot sizes would allow the creation of more homes, make new homes more affordable, and increase Black and Latino homeownership.

Reducing CT's minimum lot size by 50% would:



122%



\$26,900



3.2%

A recent study showed that halving Connecticut's minimum lot sizes statewide would, over the next 30 years, increase home construction by up to 122%, lead to a drop of \$26,900 in new home prices, and increase home ownership by 3.2%, all with little to no impact on existing home prices.

The study also found that such reform would benefit people of color in particular, amounting to the equivalent of a housing subsidy of approximately \$4,500 for each Black or Hispanic household and \$1,500-4,600 for each Asian-American household.

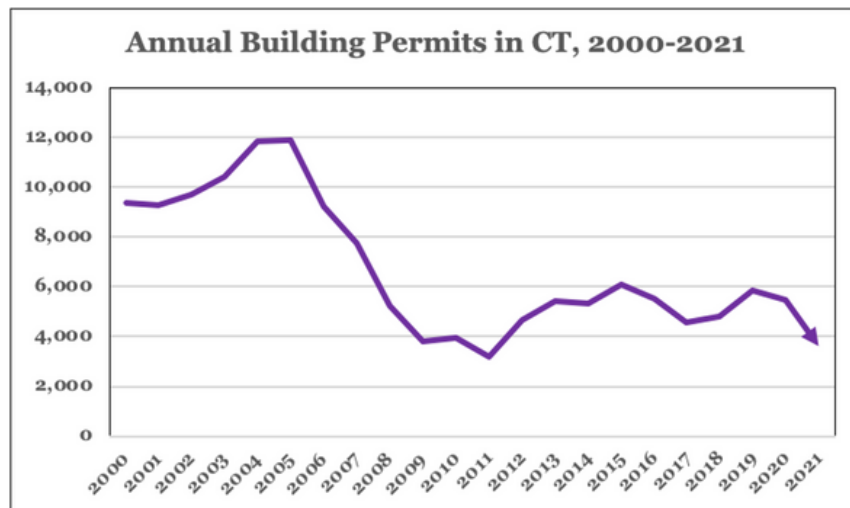
Reduced minimum lot sizes, along with other zoning reforms, could also help decrease residential racial segregation by increasing housing choice. One study on housing in the Boston metro area found that the Black and Hispanic populations increased by 0.38% and 0.5%, respectively, for every additional unit permitted per acre. The results of such a difference in lot minimums will vary by location, but these findings indicate the potential for diversifying our communities by removing burdensome restrictions like large minimum lot sizes.



C. Economic Benefits

PROBLEM: High minimum lot sizes impose severe economic and fiscal harms in Connecticut.

We are not producing new housing fast enough to satisfy demand. Twenty years ago, we were creating more than twice as much housing as we are today. In 2021, housing permits were at their lowest since 2012, about 3,600 units statewide. We have an affordability crisis that affects people of all income levels, but especially low-income people and families of color.



Source: CT Department of Economic & Community Development, Building Permits by Year.

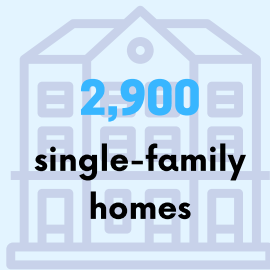
Minimum lot sizes play a big role in restricting housing supply. Reducing the number of homes that can be built in a given area forestalls construction jobs and reduces the long-term job creation generated by population growth. Preventing people from moving into a municipality also shrinks its tax base.

Meanwhile, by thwarting infill development and forcing new development into outlying areas, large lot sizes increase the cost of providing electricity, internet, water, and sewer access. Consequently, large lot sizes are associated with a 20-40% increase in infrastructure costs. Ultimately, excessive lot sizes increase costs and decrease revenue for local governments, placing a financial burden on Connecticut towns, which is passed on to residents through higher property taxes.

SOLUTION

In addition to benefiting renters and potential homeowners, the housing generated by decreasing minimum lot sizes would reverberate throughout Connecticut's economy.

If CT builds:



It will generate:

\$905 million dollars in income

\$131 million dollars in revenue for state and local governments

10,771 jobs

According to the National Association of Homebuilders, building 2,900 single-family homes in Connecticut in a single year would generate \$905 million in state and local government revenue that year and \$160 million annually thereafter. It would also create over 10,000 jobs that year and 2,400 jobs annually thereafter.

If just 1% of the land in the state moves from one-acre lot minimums to one-eighth acre lot minimums, we will unlock benefits more than sixty times these amounts!

Reducing minimum lot sizes is a proven strategy that can produce thousands of new homes across Connecticut, with positive ripple economic effects, including with more homes and more residents.

IV

OUR PROPOSAL FOR MINIMUM LOT SIZE REFORM

So what can we do to unlock the benefits that smaller lots provide?

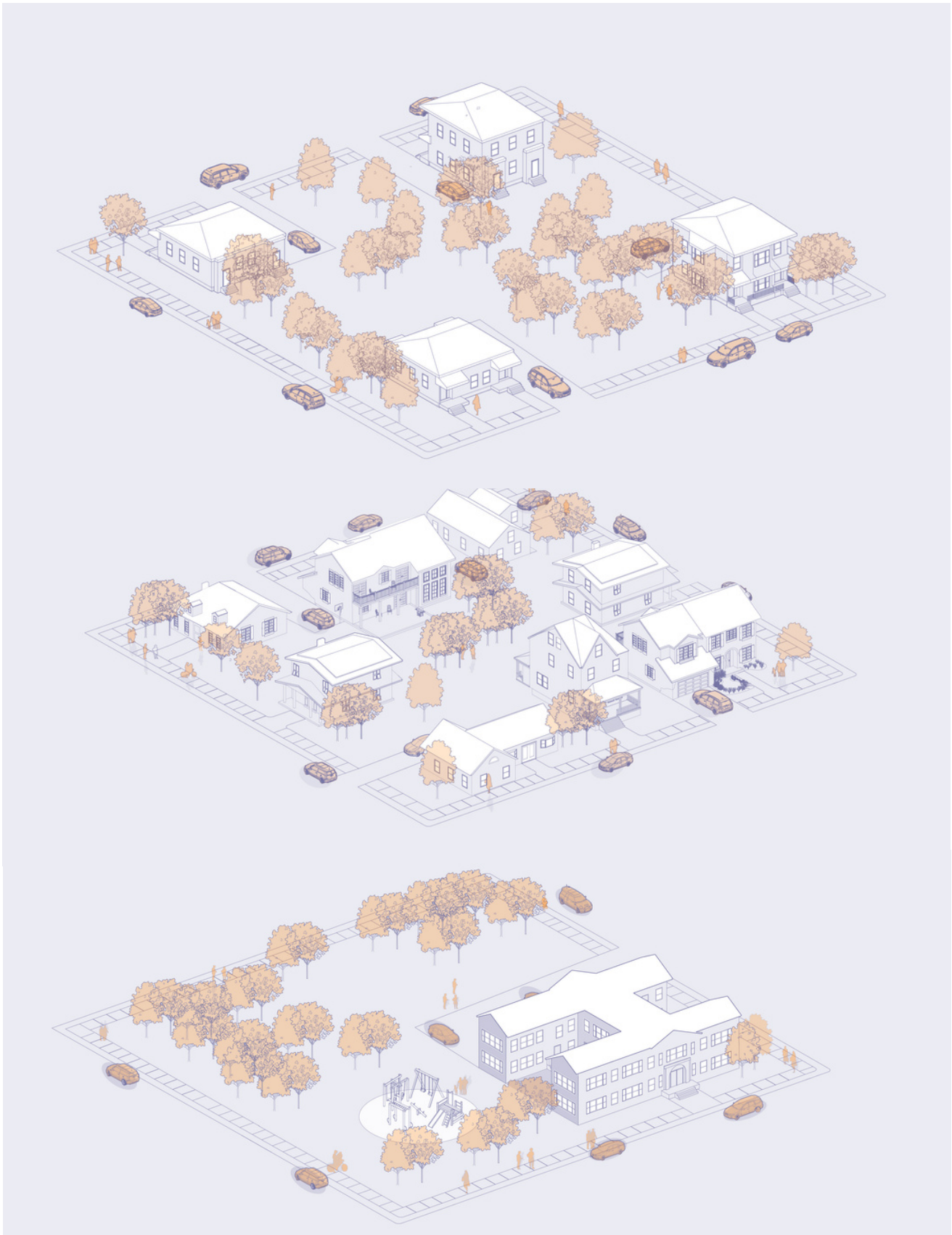
We need statewide reform to respond to the ubiquity of large lot regulations throughout Connecticut. State legislators have long recognized the need for statewide intervention in this arena, with legislative proposals to cap minimum lot sizes dating back to the 1960s. Given the worsening environmental and affordability crises facing our state, we can't afford to wait any longer. The time to act on minimum lot size reform is now.

We can start by capping minimum lot sizes in areas that can support new housing development, specifically areas connected to public water and sewer. We propose statewide laws that allow at least 8 homes per acre in these areas, or approximately 5,500 square feet for each housing unit. Our proposal includes common-sense carve outs for roadways, railways, wetlands and watercourses, steep slopes of fifteen percent or more, ledges, flood hazard areas, coastal areas, and areas necessary for the protection of drinking water.

Our proposal also enables local zoning commissions to choose how they achieve this goal. If a commission wants single-family housing, they would simply lower the minimum lot size in these areas to one-eighth of an acre. If a commission wishes to allow duplexes on quarter-acre lots, or allow single buildings containing 8 or more homes, they can do that, too. The community will have many choices as to how to achieve the goal of 8 homes per acre, and when they do, they will unlock significant benefits.

Our proposal can generate thousands of new homes, while affording towns ample flexibility to go further.

A one-eighth acre per home approach enables the development of walkable, sustainable neighborhoods that can alleviate our state's housing shortage and jumpstart our economy. What are we waiting for?



These images show 3 ways community might zone to achieve 8 homes per acre: 4 duplexes, 8 single-family homes, or an 8-home apartment building.



CONCLUSION

Research from across the country and from right here in Connecticut is clear. Large lot sizes hurt our environment, exacerbate inequality by race and class, and hamstring economic development. These consequences hurt everyone: young families trying to buy their first home, seniors looking to downsize, businesses struggling to attract workers, and all of us who are threatened by climate change and environmental degradation.

Minimum lot size reform offers a no-cost, forward-looking mechanism to address these ills. Lifting burdensome regulations in areas that can support new residential development can make Connecticut a more sustainable, more equitable, and more economically dynamic place to live.

A SUMMARY OF OUR PROPOSAL:

- **Enables up to 8 homes per acre (about 5,500 SF/home) on lots with existing sewer/water lines**
- **Allows towns flexibility to establish development standards satisfying this overall goal**
- **Exempts undevelopable & environmentally-sensitive lands**



Our "Be the Change" Playbooks, online at www.desegregatect.org/be-the-change, are a great place to start your advocacy journey. Please check them out and be in touch!



www.desegregatect.org