

**ISSUE BRIEF:**

**GET ON BOARD  
FOR EQUITABLE  
TRANSIT-ORIENTED  
COMMUNITIES**



**DESEGREGATE  
CONNECTICUT**

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# TABLE OF CONTENTS

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## I INTRODUCTION

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## II OUR CURRENT ZONING HURTS ALL OF US

- A. Statewide Zoning
- B. Transit Station Zoning

---

## III THE BENEFITS OF RETHINKING ZONING AROUND TRANSIT STATIONS

- A. Equity Benefits
- B. Economic Benefits
- C. Environmental Benefits

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## IV OUR PROPOSAL FOR BETTER ZONING AROUND TRANSIT STATIONS

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## V CONCLUSION

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## INTRODUCTION

What would you say if we told you that, at no public cost, Connecticut could create thousands of affordable homes, jump-start economic growth, and protect our environment?

### **WE HOPE YOU'D GET ON BOARD!**

**A simple, state-level zoning fix can do all that.**

Zoning for equitable transit-oriented communities means allowing diverse housing options around fixed-in-place train stations and CTfastrak stations. Research shows that these communities can protect the environment and improve our health. Polling shows that many people want to live in walkable places.

**Unfortunately, current zoning laws thwart our potential.**

Instead of allowing the areas around train stations to thrive, we've condemned most of them to stagnate with one-size-fits-all zoning. Just last year, our neighboring state of Massachusetts took bipartisan legislative action to zone all of its train stations to enable new housing development. We can't let Connecticut fall farther behind!

**We're advocating for a fresh approach.**

We're hoping Connecticut will take a fresh approach to zoning around transit stations, unlocking the potential of this very small amount of land for a tremendous amount of common good.

**This brief has 3 main parts.**

Part II explains how we currently zone around our transit stations. Part III identifies the opportunity to improve equity, economic, and environmental outcomes with a new approach to zoning around transit. Part IV pitches our proposal to re-envision zoning to allow equitable transit-oriented communities.



## OUR CURRENT ZONING HURTS ALL OF US

Our residents have invested hundreds of millions of dollars in train lines and the CTfastrak bus rapid transit system. We should be putting a vibrant mix of shops, businesses, and residences around transit stations. Yet when it comes to transit-oriented zoning, Connecticut gets it (nearly) all wrong.

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

### A. Statewide Zoning

Explaining how our state zones generally underscores why rezoning our transit stations is so important. Currently, Connecticut's zoning takes a one-size-fits-all approach that overwhelmingly allows large-lot single family zoning.

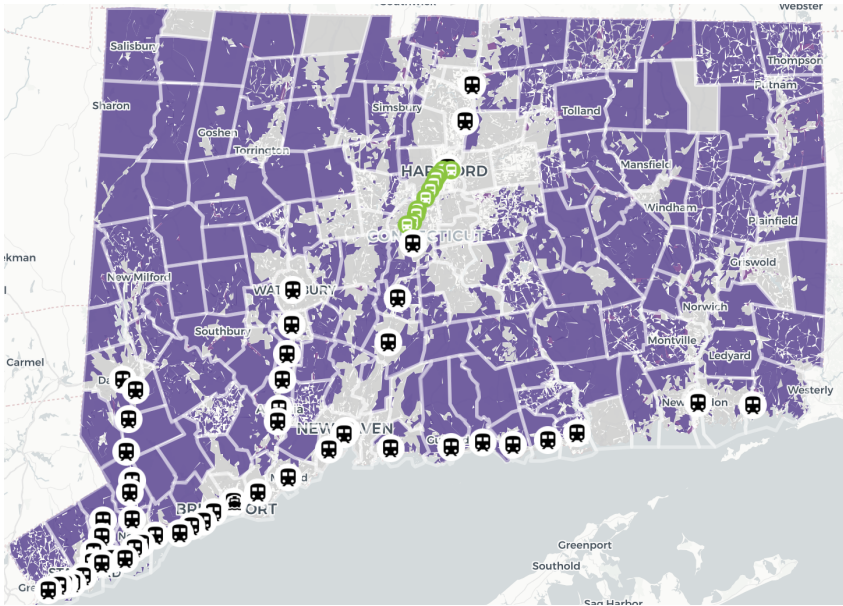
## LARGE-LOT ZONING DOMINATES



of all residential land is zoned for large-lot single-family housing of approximately an acre (0.92 acres) or more.

Minimum lot sizes have a significant impact on housing supply. The larger the minimum size required by a zoning code, the fewer homes can be built in the community and the more expensive those homes tend to be.

In addition to exacerbating an affordability problem, large-lot single-family zoning has created sprawl that requires people to drive. This in turn worsens air quality, greenhouse gas emissions, and the loss of environmentally important areas like forests and wetlands.



The Zoning Atlas reveals how pervasive one-acre zoning for single-family housing (shown in purple) is in Connecticut. The train symbols show where our 52 train stations are located, and the green circles show where our 9 fixed CTfastrak stations are located.

## SINGLE-FAMILY ZONING PREVAILS

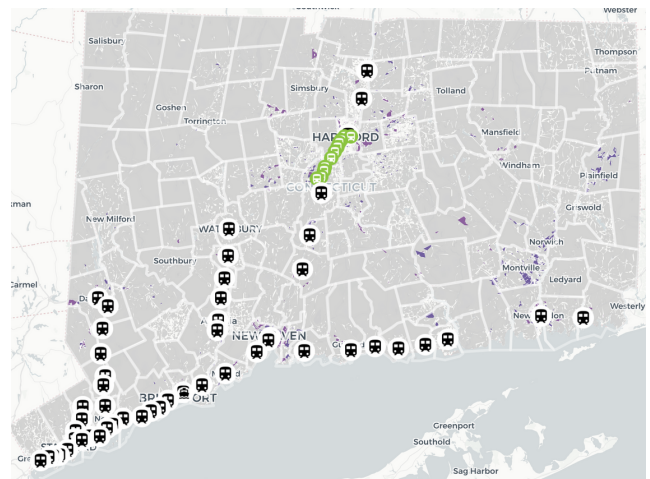
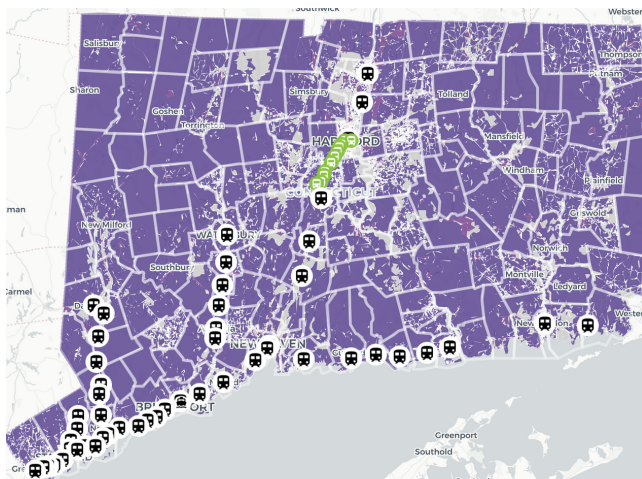


91% of all land is zoned for single-family homes.



2.1% of all land is zoned for as-of-right 4+-family homes.

Only a tiny bit of Connecticut (mostly the cities) allows as-of-right four-or-more-family housing, which tends to be more affordable per unit than single-family housing. The Zoning Atlas images below show in purple single-family zoning (at left) and four-or-more-family zoning (at right).

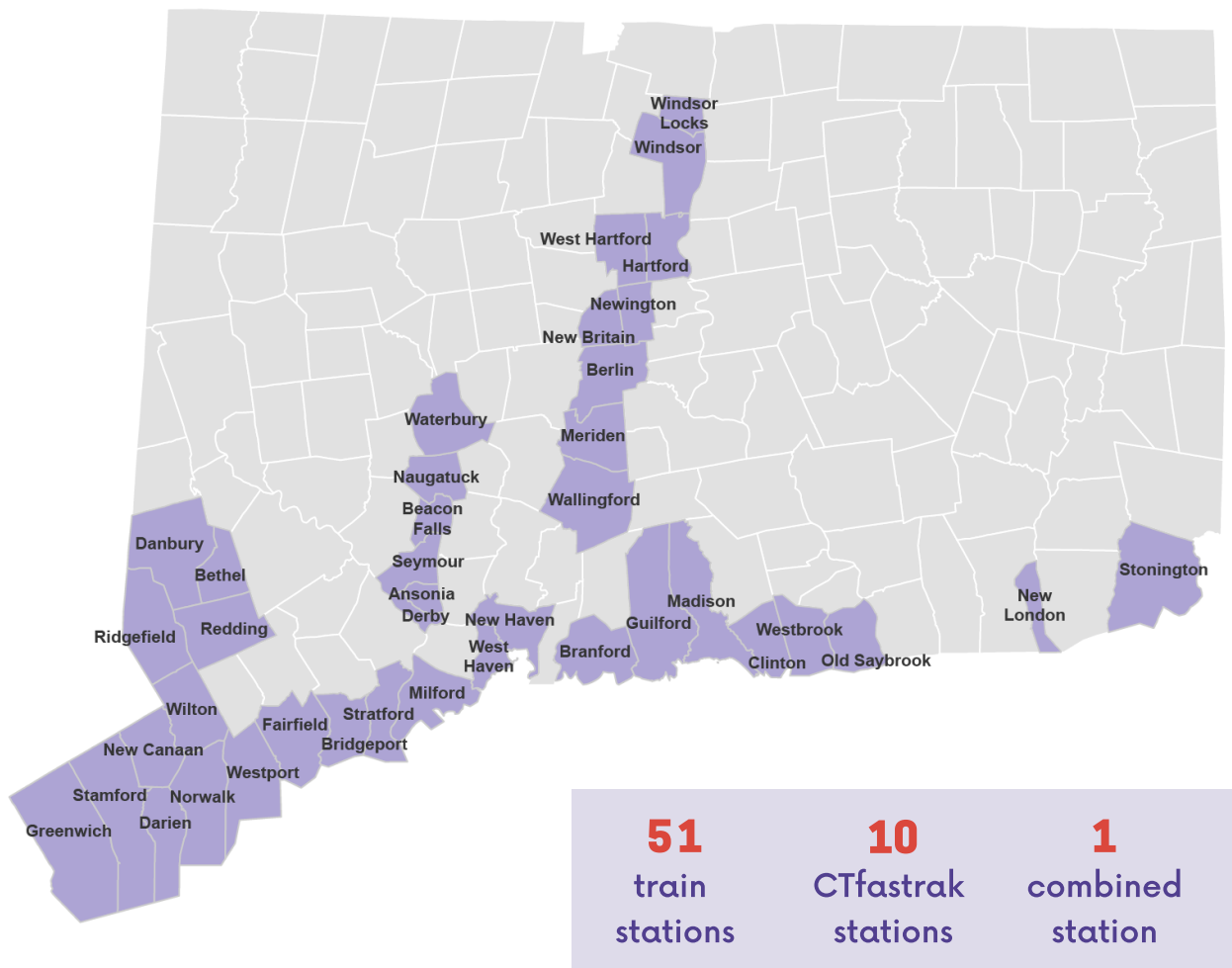


## B. Transit Station Zoning

Connecticut's statewide zoning practices help contextualize zoning near transit stations — train stations and CTfastrak stations. Connecticut has 40 "transit towns" with at least one train or CTfastrak station. In total, there are 51 train stations, 10 CTfastrak stations, and 1 combined train-CTfastrak station (Hartford's Union Station).


Our [Zoning Atlas](#) reveals that Connecticut's transit towns often impose unreasonable burdens on new housing around transit stations. These burdens include banning multi-family housing, requiring onerous public hearings for new housing, and requiring large-lot single-family housing only. All of these factors significantly impact affordability.

### 40 "TRANSIT TOWNS" with at least one train or CTfastrak station:



## TERMINOLOGY & METHODS

Before proceeding to our key findings, here are a few notes on terminology and methods:

- We focused on the area within a ten-minute walk, or about a half-mile radius, from each transit station. When we say “**near**” below, we mean within the half-mile radius. Our online Zoning Atlas shows this radius for each station.
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- The map shows a portion of Union City, New Jersey, with a central transit station marked with a bus icon. A white circle with a dashed border represents a half-mile radius around the station. Labeled streets include Meadow Street, Avenue Derby Expressway, and Union City. The map also shows a street grid and some green spaces.
- Relevant research considers a half-acre lot to be a large minimum lot size. When we say “**large minimum lot size**,” we mean 0.46 acres or larger.
  - When we say “**multi-family housing**” in this brief, we mean housing with four or more units. More specifically, we mean such housing permitted “**as of right**,” or reviewed for their compliance with the zoning code by town staff, without needing to undergo a public hearing, variance, or special permit/exception.
  - We used 2019 U.S. Census data on population, average income, racial and ethnic composition, and percentage of population that is cost burdened. When we say “**people of color**,” we mean people identified by the Census in all categories but “White alone.”
  - We used visual estimation to determine the portion of the area meeting the zoning criteria we analyzed.

Analyzing the Zoning Atlas, the location of transit stations, and demographic data, we found that current zoning rules hurt all of us. The top 6 findings, further described on the following pages, are as follows:

**1**

**ONLY 8 OF 40 TRANSIT TOWNS MAKE MULTI-FAMILY HOMES EASY TO BUILD NEAR TRANSIT STATIONS — WHILE 15 BAN THEM.**

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**2**

**MOST TRANSIT TOWNS (22 OF 40) REQUIRE LARGE MINIMUM LOT SIZES FOR SINGLE-FAMILY HOUSING NEAR TRANSIT STATIONS.**

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**3**

**WEALTHY COMMUNITIES UNIVERSALLY RESTRICT MULTI-FAMILY HOME OPTIONS NEAR TRANSIT STATIONS.**

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**4**

**6 TRANSIT STATIONS IN WEALTHY TOWNS BOTH BAR MULTI-FAMILY HOMES AND REQUIRE LARGE MINIMUM LOT SIZES.**

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**5**

**THE LEAST RACIALLY DIVERSE TOWNS HAVE EXTREMELY RESTRICTIVE ZONING NEAR TRANSIT STATIONS.**

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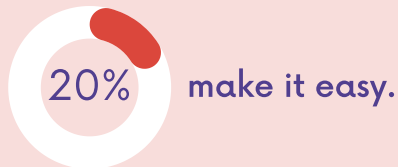
**6**

**TOWNS WITH LARGER POPULATIONS ALLOW MORE MULTI-FAMILY AND SINGLE-FAMILY HOUSING NEAR TRANSIT STATIONS.**



# 1

## ONLY 8 OF 40 TRANSIT TOWNS MAKE MULTI-FAMILY HOMES EASY TO BUILD NEAR TRANSIT STATIONS — WHILE 15 BAN THEM.



Allow as-of-right multi-family homes on at least 50% of the land near at least one of their transit stations.

<b>Bridgeport</b>	<b>New Britain</b>
<b>Derby</b>	<b>New Haven</b>
<b>Hartford</b>	<b>New London</b>
<b>Meriden</b>	<b>Stamford</b>



Allow for as-of-right multi-family homes on between 1% and 49% of the land near at least one transit station, with no station over 50%.

<b>Ansonia</b>	<b>Guilford</b>	<b>Stonington</b>
<b>Bethel</b>	<b>Milford</b>	<b>West Hartford</b>
<b>Danbury</b>	<b>Naugatuck</b>	<b>West Haven</b>
<b>Darien</b>	<b>New Canaan</b>	<b>Wilton</b>
<b>Fairfield</b>	<b>Norwalk</b>	<b>Windsor</b>
<b>Greenwich</b>	<b>Ridgefield</b>	

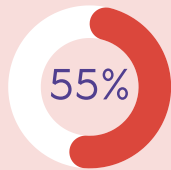


Do not allow any as-of-right multi-family housing near any of their transit stations.

<b>Beacon Falls</b>	<b>Newington</b>	<b>Wallingford</b>
<b>Berlin</b>	<b>Old Saybrook</b>	<b>Waterbury</b>
<b>Branford</b>	<b>Redding</b>	<b>Westbrook</b>
<b>Clinton</b>	<b>Seymour</b>	<b>Westport</b>
<b>Madison</b>	<b>Stratford</b>	<b>Windsor Locks</b>

# 2

## MOST TRANSIT TOWNS (22 OF 40) REQUIRE LARGE MINIMUM LOT SIZES FOR SINGLE-FAMILY HOUSING NEAR TRANSIT STATIONS.



require large lots.



don't require large lots.

**12**

**transit towns**

Require large minimum lot sizes for single-family housing on between 1% and 49% of the land near at least one transit station, with no station over 50%.

**Beacon Falls**  
**Branford**  
**Clinton**  
**Derby**  
**Fairfield**  
**Greenwich**

**Guilford**  
**Old Saybrook**  
**Stamford**  
**Stonington**  
**West Haven**  
**Windsor Locks**

**10**

**transit towns**

Require large minimum lot sizes for single-family housing on at least 50% of the land near at least one of their stations.

**Ansonia**  
**Darien**  
**Madison**  
**New Canaan**  
**Norwalk**

**Redding**  
**Ridgefield**  
**Westbrook**  
**Westport**  
**Wilton**

All 10 stations with the most restrictive lot-size zoning are on the New Haven Line or Shore Line East.

# 3

## WEALTHY COMMUNITIES UNIVERSALLY RESTRICT MULTI-FAMILY HOME OPTIONS NEAR TRANSIT STATIONS.

All 22 transit towns with a median household income of at least \$80,000 forbid as-of-right multi-family homes on at least 50% of the land near at least one of their transit stations (Connecticut's median household income is \$78,444).



<b>Beacon Falls</b>	<b>Guilford</b>	<b>Old Saybrook</b>	<b>West Hartford</b>
<b>Berlin</b>	<b>Madison</b>	<b>Redding</b>	<b>Westport</b>
<b>Bethel</b>	<b>Milford</b>	<b>Ridgefield</b>	<b>Wilton</b>
<b>Darien</b>	<b>New Canaan</b>	<b>Stamford</b>	<b>Windsor</b>
<b>Fairfield</b>	<b>Newington</b>	<b>Stonington</b>	
<b>Greenwich</b>	<b>Norwalk</b>	<b>Wallingford</b>	

All 9 transit towns with a median household income of between \$60,000 and \$80,000 also forbid as-of-right multi-family homes on at least 50% of the land near at least one of their transit stations.

**Branford, Clinton, Danbury, Naugatuck, Seymour, Stratford, West Haven, Westbrook, Windsor Locks**

All 10 transit towns with the lowest percentage of cost-burdened residents (i.e., residents spending more than 30% of their income on housing) forbid as-of-right multi-family homes on at least 50% of the land near their transit stations.

**Berlin, Guilford, Madison, Naugatuck, Newington, Ridgefield, Stonington, Wallingford, West Hartford, Westport**

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Wealthy communities not only restrict multi-family homes: they also require large minimum lot sizes. 7 of the 10 highest-income transit towns have large minimum lot sizes for single-family homes on at least 50% of the land near at least one of their transit stations. (Just 1 of the 10 lowest-income transit towns, Ansonia, has those characteristics.)

**Darien, Madison, New Canaan, Redding, Ridgefield, Westport, Wilton**

# 4

## **6 TRANSIT STATIONS IN WEALTHY TOWNS BOTH BAR MULTI-FAMILY HOMES AND REQUIRE LARGE MINIMUM LOT SIZES.**

Six transit stations both entirely prohibit as-of-right multi-family homes nearby, and require large minimum lot sizes for single-family homes on at least 50% of the land nearby. These zoning constraints effectively prevent the construction of diverse and affordable housing options near these train stations. This is especially disappointing because these extremely wealthy towns barely have any affordable homes.

Here is a map and a list (from west to east) showing these 6 stations — the most exclusionary of all 62 stations we studied:



### **6 EXCLUSIONARY STATIONS:**

1. Talmadge Hill Station in New Canaan
2. Redding Station in Redding
3. Westport Station in Westport
4. Green's Farms Station in Westport
5. Madison Station in Madison
6. Westbrook Station in Westbrook

# 5

## THE LEAST RACIALLY DIVERSE TOWNS HAVE EXTREMELY RESTRICTIVE ZONING NEAR TRANSIT STATIONS.

All 10 transit towns with the highest percentages of White population ban as-of-right multi-family homes on at least 50% of the land near their transit stations.

**Beacon Falls, Berlin, Clinton, Guilford, Madison, Old Saybrook, Redding, Ridgefield, Stonington, Westbrook**

# 30

transit towns

Have less than 30% people of color. Only 2 of these 30 towns - Derby and Meriden — allow as-of-right multi-family homes on at least 50% of the land near all of their train stations. The 28 towns that are more exclusionary are:

<b>Ansonia</b>	<b>Fairfield</b>	<b>Newington</b>	<b>Stratford</b>
<b>Beacon Falls</b>	<b>Greenwich</b>	<b>Norwalk</b>	<b>Wallingford</b>
<b>Berlin</b>	<b>Guilford</b>	<b>Old Saybrook</b>	<b>West Hartford</b>
<b>Bethel</b>	<b>Madison</b>	<b>Redding</b>	<b>Westbrook</b>
<b>Branford</b>	<b>Milford</b>	<b>Ridgefield</b>	<b>Westport</b>
<b>Clinton</b>	<b>Naugatuck</b>	<b>Seymour</b>	<b>Wilton</b>
<b>Darien</b>	<b>New Canaan</b>	<b>Stonington</b>	<b>Windsor Locks</b>



8 of the 10 transit towns requiring large minimum lot sizes for single-family housing on at least 50% of land near at least one transit station have less than 12% people of color.

<b>Darien</b>	<b>Ridgefield</b>
<b>Madison</b>	<b>Westbrook</b>
<b>New Canaan</b>	<b>Westport</b>
<b>Redding</b>	<b>Wilton</b>

# 6

## TOWNS WITH LARGER POPULATIONS ALLOW MORE MULTI-FAMILY AND SINGLE-FAMILY HOUSING NEAR TRANSIT STATIONS.

Most transit stations around which as-of-right multi-family homes are permitted on at least 50% of the land nearby are located in the 10 most populous towns. Of the 12 transit stations permitting as-of-right multi-family homes on at least 50% of land nearby, 9 are located in 5 of the 10 most populous towns.

- **Bridgeport (Bridgeport), Hartford Union Station (Hartford), Parkville (Hartford), Sigourney Street (Hartford), Kane Street (Hartford), Downtown New Britain (New Britain), East Main Street (New Britain), State Street (New Haven), Stamford (Stamford)**
- **The other 3 stations are Derby/Shelton, Meriden, and New London**

Large minimum lot size requirements are more common among transit towns with the smallest populations than among towns with the largest populations. 3 out of the 10 most populous transit towns require large minimum lot sizes on at least some of the land near at least some of their stations, compared to 9 of the 10 least populous transit towns.

- **Most populous towns with large minimums: Greenwich, Norwalk, Stamford**
- **Least populous towns with large minimums: Beacon Falls, Clinton, Derby, Madison, Old Saybrook, Redding, Westbrook, Wilton, Windsor Locks**



of most populous towns have large minimums.



of least populous towns have large minimums.

Only 1 of the 10 most populous transit towns, Norwalk, has large minimum lot size requirements on 50% or more of the land near any of its transit stations.



## THE BENEFITS OF RETHINKING ZONING AROUND TRANSIT STATIONS

We must change zoning to unlock the tremendous potential of the very small amount of land around transit stations to make a huge impact on our state's long-term trajectory. Rethinking zoning around transit stations can offer equity, economic, and environmental benefits.



### A. Equity Benefits

As our findings show, living in a Connecticut transit town is a privilege that is too often restricted to the White and wealthy. Zoning is a major factor for this inequality. We found that many wealthier and racially homogenous towns forbid the most affordable housing option — multi-family homes — near transit stations. We also found that much of the land close to transit stations is zoned for expensive single-family housing on large lots that are financially out of reach for many residents and impractical for many others, including the elderly and disabled.

Putting more diverse housing around transit stations would especially benefit people who do not own cars and people who use transit. Black, Asian, and Hispanic people own cars at lower rates than White people. And immigrants, lower-income people, and people under 50 in the United States are more likely to use public transit. Transit-oriented development can help address the needs of these groups by enabling housing near convenient places accessible to job opportunities, shops, service businesses, and bus services.

More broadly, zoning reform that enables different types of housing around transit stations could make our communities healthier and more equitable. More diverse neighborhoods can reduce racial disparities in access to grocery stores, child care, and other vital services. Studies show that children of low-income families who live in income-diverse neighborhoods make more money, go to college at higher rates, and have measurably better life outcomes.

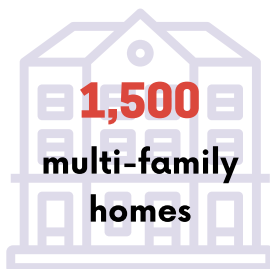


## B. Economic Benefits

Beyond equity, there are economic costs of the failure to zone for more diverse housing around existing transit infrastructure. Our publication, The Economic Case for Zoning Reform, fully outlines the economic costs of overly restrictive zoning. In that issue brief, we explain that by limiting housing production and driving up prices, restrictive zoning and costly review processes hurt the state's ability to attract new investment and workers. The high cost of renting or buying means essential workers can't afford housing; small businesses and manufacturers can't fill jobs; and young families and minority buyers are priced out of homeownership.

Building diverse housing around transit helps everyone by adding to the property tax base, which funds critical services like fire departments and public schools. Multi-family housing residents contribute more taxes on a per-unit basis than single-family housing residents. A national homebuilding organization estimates that in year 1:

If CT builds:



It will generate:

**\$271 million** dollars in income

**\$40 million** dollars in revenue for state and local governments

**over 3,000** jobs

Perhaps most obviously, building equitable communities near transit in more towns will help us maximize the value of public investments in transit. Right now, our public transportation system is underutilized, with ridership plummeting since the onset of the pandemic. By preventing people from living near public transit, we are forcing people into cars rather than making it easy to take trains or buses.





## C. Environmental Benefits

The way we zone is accelerating sprawl and climate change. We should locate housing around infrastructure that already exists — including streets, sidewalks, sewers, water lines, and stormwater systems. But across the board, Connecticut fails to concentrate development of new housing near existing infrastructure. Instead, we mandate that new housing be on extremely large lots, requiring a minimum of 0.92 acres (about an acre) per house on 81% of residential land in our state.

As a result, development has been pushed further outward, into wildlife habitat, wetlands, and farms. Between 1985 and 2010, researchers found:



Sprawling development forces us to build roads and other infrastructure, and to drive more, which pollutes our waterways and dirties our air. It also contributes to the fact that the transportation sector produces the largest portion (38%) of all greenhouse gas emissions nationally.

88% of Connecticut's transit towns have higher rates of car ownership than the state as a whole. Because most of these towns don't allow enough housing to be built near train stations, even people who want to use transit have to drive to the station. If they aren't using transit, they are driving alone: in Connecticut, 78% of commuters drive alone, and areas along the I-95 corridor are already considered to be temperature hot spots.

Reducing the use of single-occupancy cars by expanding affordable housing options near transit can mitigate the heat island effect and reduce greenhouse gas emissions. It can allow residents to walk from their homes to their workplaces, local businesses, and transit stations. These walkable communities cut down on carbon dioxide emissions by reducing our reliance on cars. Zoning reform helps the environment and gives property owners the choice to develop housing that people want.

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## IV OUR PROPOSAL FOR BETTER ZONING AROUND TRANSIT STATIONS

We've talked about how we zone now, and about the benefits that new thinking offers. Now let's talk about how, specifically, we think Connecticut should rethink the areas around transit stations.

We propose zoning that enables “**equitable transit-oriented communities**” (ETOCs) within a half-mile radius (again, about a ten-minute walk) of one of our 62 transit station. Specifically, we suggest that local governments zone for 15 homes per acre to be developed as-of-right, without onerous parking requirements. We picked this number because recent Massachusetts legislation requires areas surrounding MBTA transit stations to be zoned for 15 homes per acre.

Under our proposal, towns can choose how to satisfy this overall requirement. For example, they can zone half of the area within the half-mile radius for 30 homes per acre and leave the rest at 1 home per acre, or they can zone all of it to allow 15 homes per acre. The graphic below illustrates what 15 homes per acre could look like.



This image depicts one acre of land, and one of numerous combinations of housing types that can together constitute 15 homes on that acre.

We also believe that towns should require at least 10% of any new multi-family housing development to be set aside for deed-restricted affordable homes, as state law already defines it. This will ensure that deeply affordable units are available in convenient locations, for those who need it most.

For towns with undevelopable areas around their train stations, we propose common-sense carve-outs for roadways, sidewalks, railways, regulated inland wetlands and watercourses; steep slopes; ledges; certain flood hazard areas; public parkland and other protected coastal resources; and areas necessary for the protection of drinking water supplies.

### **A SUMMARY OF OUR PROPOSAL:**

- **15 homes/acre around a half-mile of each train and fixed CTfastrak station**
- **10% deed-restricted affordable**
- **No onerous parking mandates**
- **Common-sense carve-outs for undevelopable land**

By increasing the supply of housing in transit-rich areas, ETOCs will meet the increasing demand for more diverse housing options. ETOCs would diversify housing options within a half-mile of train and CTfastrak stations so that residents can easily take advantage of public transportation. Having a 10% affordability requirement would provide housing choices for Connecticut residents who, for economic reasons often stemming from Connecticut's legacy of racial segregation, might not otherwise be able to live in transit towns or might lack reliable access to transportation. ETOCs can also reduce transportation-based air pollution by decreasing sprawl and car use, while growing towns' tax bases and enabling essential workers to live and work in the communities they serve.

And we can achieve all of this without any cost to the State or its taxpayers.

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# V CONCLUSION

Enabling housing near transit stations will accelerate economic and population growth, mitigate the dangerous effects of climate change, and increase the supply of affordable homes in high-opportunity areas. With the right zoning fix, which we're calling "equitable transit-oriented communities," we can make this happen at no public cost.

Our research indicates both a need and an opportunity. Overall, outdated zoning rules keep residential neighborhoods segregated by race and income and deter the creation of affordable housing. Our data shows that wealthier, Whiter towns with fewer cost-burdened residents and smaller populations have more restrictive zoning near transit stations. Whether intentional or not, these communities are maintaining decades-old exclusionary zoning practices that keep people from moving in and making use of more sustainable, affordable public transit options.

We now have the opportunity to reverse these trends and transform Connecticut's transit towns into equitable transit-oriented communities. Working at state and local levels to remove outdated regulatory burdens that stand in the way of diverse, affordable housing options will help us get there. We encourage you to be the change in the effort to advance common-sense zoning reforms that have significant potential to transform our state.



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



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[www.desegregatect.org](http://www.desegregatect.org)