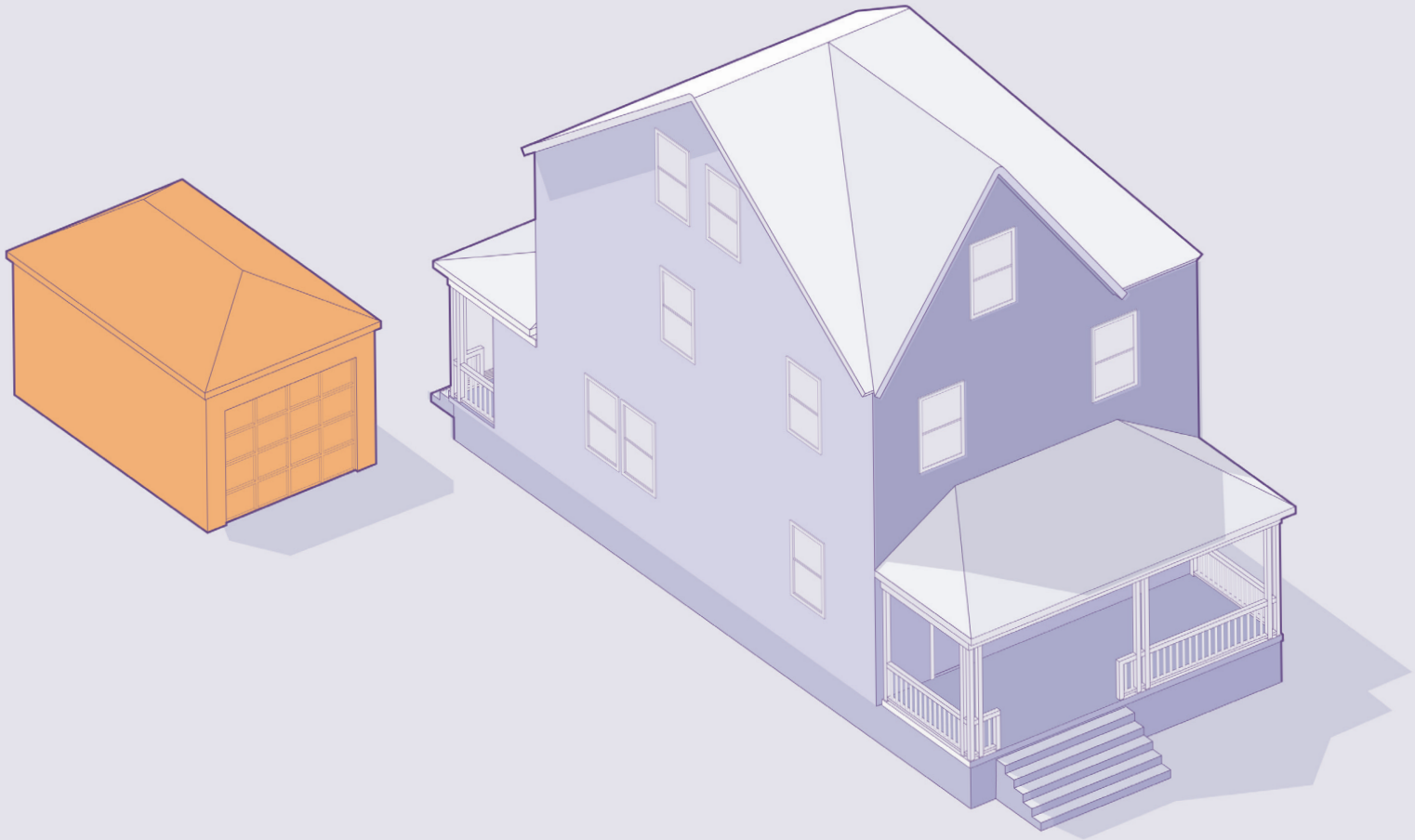
Expanding Accessory Dwelling Units in Connecticut



PRO + HOMES CONNECTICUT

Report by Pro-Homes Connecticut in collaboration with the Local Initiatives Support Corporation, Regional Plan Association, and The Housing Collective

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PRO-HOMES CONNECTICUT is a coalition of neighbors and nonprofits fighting for better land use laws so our state is more prosperous, equitable, and sustainable.

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SPECIAL THANKS TO

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PROJECT SUMMARY

Expanding Accessory Dwelling Units in Connecticut

The Local Initiatives Support Corporation (LISC) together with Regional Plan Association and The Housing Collective partnered to investigate creative solutions to advance the production of accessory dwelling units (ADUs) in Connecticut and the potential for their utilization for affordable housing.

ADUs, sometimes referred to as "in-law apartments" are typically smaller, independent living units either physically attached to a primary home or unattached but on the primary home's property. Generally they are rental units, though some states have started to encourage them as ownership models. As the national housing shortage continues, many states and municipalities are turning to ADUs as a way to promote "gentle density" in single-family zones to increase the supply of smaller, more affordable homes. Because of their smaller size, they are typically more affordable to construct than a single-family home and have a smaller impact on public infrastructure or the surrounding neighborhood. Given the predominance of single-family zoning in Connecticut, ADUs are a key strategy among others for increasing housing options overall.

Accessory dwelling units are not new to Connecticut, and many municipalities have allowed them under specific, limited circumstances for many years. There is no statewide source tracking production of ADUs in CT, but it is a widely accepted view that there is an under production compared to the need for more housing options in the state and compared to their construction in other states that have taken more legislative and financial actions. An effort to promote more production by allowing standardized ADU designs as-of-right statewide was undertaken in 2021 and eventually led to the passing of Public Act 21-29, which broadened some local zoning options for ADUs, but failed to include a statewide allowance

as-of-right or a statewide standard design model. Despite this failure, the majority of municipalities in CT currently have some type of zoning for ADUs. It is clear from the results of this report that more state-level reform is necessary, to be outlined later.

With at least some level of permissive zoning for ADUs now in place in the majority of communities across the state and a general municipal awareness of the model, there are a host of second-generation ADU research and policy priorities that have been raised to encourage higher levels of production and public awareness than are currently observed in CT. They follow along two tracks: 1) how to increase the overall production of attached and detached ADUs (including how to finance, additional zoning and code issues, and how to lower design & construction costs); and 2) how to potentially incentivize homeowners to rent ADUs at affordable price points and to Section 8/RAP voucher holders, and other affordability and equity considerations. There are also questions around education and technical assistance for homeowners, municipal officials, lenders and others, to make sure that the process of creating an ADU is easy to understand and is as streamlined as possible. ADUs have been an area of focus of RPA's research, policy and advocacy activities over the past several years, following the release of the Be My Neighbor report in 2020, and the companion Be My Neighbor in Fairfield County report in 2021.

PROJECT METHODOLOGY

This project included: a review of programs and policies from states that have passed statewide ADU legislation recently; the creation of an Advisory Committee with housing experts across the state, which conducted quarterly meetings; interviews with town planners from four case study municipalities in CT; and this report summarizing recommendations for financing tools, state funding opportunities, local programs and reforms. It ends by outlining recommendations for advocacy and legislation to promote these efforts across the state.

During this process, a major question about how best to advocate for more ADUs emerged around the trade-offs between promoting the model to increase the overall availability of housing options in a community or to focus on ADUs as a means for creating more capital-A affordable housing specifically. Aspects of ADU policy, particularly zoning and design, are largely impartial to a market-rate or affordable-housing strategy, but the financing and oversight of ADUs look very different pursuing either. It is our belief that Connecticut should pursue ADUs as an affordable housing policy, though it is clear that the state must first take further steps to increase baseline production as it develops strategies to subsidize, deed restrict, or otherwise leverage ADUs for affordable housing programs. The intention of this report is to provide a comprehensive overview of how other geographies outside of Connecticut are approaching ADUs, how the state and municipalities are currently approaching them, and what strategies could support expansion in Connecticut overall.

As a primer for the audience, the research team developed this ADU Implementation Guidance for Municipalities which provides key background information and an overview of the key issues at play for the implementation and growth of ADUs in Connecticut.

RECENT POLICY OVERVIEW

ADU Policy: Federal, Other States, and Connecticut

ADU examples from RPA's Be My Neighbor report

FEDERAL

At the federal level, new housing policy has slowly emerged in general but specifically supporting ADUs both directly and indirectly. The most encouraging changes for ADUs at the national level have been new guidelines from Freddie Mac and Fannie Mae, the government-sponsored enterprises that back roughly 70% of US mortgages. Both have generally supported properties with ADUs (under certain programs or conditions), but in October 2025, they both updated guidelines to allow income generated from renting an ADU to be used for a borrower's qualifying income, with some requirements. These changes should have the positive impact of attracting more financing for ADUs from large and small banks in states that have permissive zoning policies to widely allow ADUs to be rented in the first place.

Most recently, the US Senate passed the ROAD to Housing Act in October of 2025 with an overwhelming bipartisan vote, which among many housing reforms, promotes ADUs by making them eligible for additional federal financing programs, particularly for low and moderate income households. This could have a significant impact on making financing for ADUs even more attractive for lenders and homeowners if passed into law. There are also provisions to make off-site housing construction easier which will likely benefit ADU modular construction. The US House has not taken up the bill as of this writing.

OTHER STATES

Most legislation relevant to ADUs continues to take place at the state and local levels. States have started to play a more active role in supporting ADU construction, with 18 states (including CT through Public Act 21-29 in 2021, which will be discussed in the next section) passing ADU legislation over the last few years, varying in scope and specificity, some focused just on land use, while others have outlined financing programs, and a few have introduced for-sale provisions. For an updated review as of July 2025, we recommend Mercatus Center's comprehensive tracker here. The majority of these laws promote the construction of ADUs "as-of-right" through zoning reforms and some pre-emptions of local regulations.

A few states (including, of course, CT) have passed state laws but still allow for municipalities to override the applicability of the state provision, or they have allowed "poison pill" provisions like owner-occupancy requirements or other restrictions that limit the feasibility of construction. Mercatus Center, and others, have generally viewed state ADU policies as successful when they allow permits as-of-right, avoid owner occupancy and excessive parking requirements, and overly restrictive dimensional standards and review processes. As of 2025, 10 states, including Maine and Massachusetts, have laws that meet all of these criteria. We also note that in New England, New Hampshire, Rhode Island, and Vermont have all passed statewide ADU laws that allow them as-of-right, though they all allow owner occupancy requirements. That means Connecticut stands as the only New England state that does not have a truly statewide ADU as-of-right law.

Most state ADU policies do not currently address financing. Only California has committed funding in its budget for the California Housing Finance Agency to use funds for ADU grants and pilots. Furthermore, some state ADU policies have evolved through multiple phases, such as in California and Washington, where adjustments were made in response to public feedback on issues such as permitting, setback requirements, and even allowing ADUs to be subdivided and sold as ownership opportunities, notably in CA. Los Angeles County has seen a legitimate boom in ADU construction and subdivision and has created resources, such as a list of pre-approved model designs, to encourage single-family homeowners to take advantage. Other states have started to introduce for-sale concepts and we believe this trend will continue and urge policymakers in CT to begin exploring the model.

Some states have also prioritized public awareness of ADUs as a key piece of their legislation, with some producing guides and toolkits for ADU permitting, financing, and contacts for technical assistance. Connecticut has not prioritized ADU awareness at a state level, leaving it to the local level, which we will explore in the case study section, but we believe a public education program is a critical part of next-steps in Connecticut.

Overview of local programs studied

	Location	Financial Assistance	Technical Assistance	Partners
Real Community Rentals Program	West Marin, CA	1) up to $40,000 loan 2) up to $3,000 for contingencies	Predevelopment	1) Community Land Trust Association of West Marin 2) Housing Authority of West Marin
Accessory Dwelling Units Finance Program	San Diego, CA	Construction loan up to $250,000	Full scope: support	San Diego Housing Commission
* ADU Development Pilot Program	San Diego, CA	loan up to $250,000	Full scope: support	1) San Diego Housing Commission 2) Milo Hama, MJHama, LLC
Napa Sonoma ADU	Napa, CA	loan up to $250,000	Full scope • preapproved designs • full scope services	1) Napa Valley Community Foundation 2) Redwood Credit Union 3) Napa Sonoma ADU Center
My House My Home Program	Santa Cruz, CA	Homeowners finance 20% of overall project costs	Full scope • bring existing homes onto rental market for low-income families • build or renovate existing ADU	1) Habitat for Humanity Monterey Bay 2) City of Santa Cruz
VHIP - ADU Program	Vermont	grants up to $50,000 Participants must match 20%	Predevelopment	1) Regional Homeownership centers 2) Coordinated Entry Lead Organizations

* Programs vary in eligibility definitions and criteria
* ADU Development Pilot Program published detailed breakdown of hard and soft costs across a range of unit types (studio, 1 bedroom, etc.)
* Most sources of funding is often provided by State Housing Finance Authority

Ultimately, ADU policies are implemented at the local level and some, primarily larger, municipalities have addressed financing, awareness, and technical support more directly. Municipalities such as San Diego and West Marin, CA have implemented financial assistance through loans for ADU construction and varying levels of technical support. Connecticut towns have been far less ambitious in providing financial support, although places like New Haven and Kent have been leaders in awareness and some technical support.

CONNECTICUT

The most recent statewide ADU legislation in Connecticut was Public Act 21-29 in 2021, which established a set of non-restrictive regulations permitting local ADU construction as-of-right.[1] The broad intention of the law was to standardize ADU policy to encourage more homeowners to build them, for more municipalities to support them, and for design standards to encourage more competition and innovation in building them. However, an almost two-year implementation period was included, during which any town could entirely opt out of the regulations with a ⅔ vote of the planning commission and town council, which nearly 2/3 municipalities enacted.

Pro-Homes CT (formerly DesegregateCT), a program of Regional Plan Association, reviewed this process in more detail here. As a result, CT municipalities have not widely adopted the state policies established by PA 21-29. It should be noted that Mercatus Center currently rates PA 21-29 as "weak" for this reason. Local zoning remains varied and somewhat restrictive regarding ADUs. Design standards vary from town to town, limiting the ability to scale designs and lower costs. Furthermore, Connecticut's ADU policies have not prioritized affordability or financing, meaning that the challenge of ADUs' high cost persists.

While some towns like New Haven are researching policies mirroring those in some California towns that can help make ADUs more affordable to construct, no direct action has taken place. It should also be noted that PA 21-29 established that ADUs built after January 1, 2022 and that are not deed-restricted to be affordable do not count towards the total of a municipality's dwelling units under 8-30g[2], but if they are deed restricted, do count towards 8-30g. Most recently, the Work Live Ride proposal included in part of HB 8002 (now Public Act 25-1) has included language to allow ADUs as-of-right in transit-oriented districts regardless of opting-out of PA 21-29.

1 State policy outlines the following: 1 ADU as-of-right, the ADU to be attached, inside, or detached from the principal dwelling, maximum net floor area not less than 30% or 1000 sqft., zoning rules cannot require setbacks or architectural standards exceeding what is required of single-family homes, and limits parking requirements to 1 space. See 2021 Conn. Pub. Acts 29, https://www.cga.ct.gov/2021/act/pa/pdf/2021PA-00029-R00HB-06107-PA.pdf (describing state ADU criteria in section 6).

2 Connecticut's 8-30g law allows developers to override local zoning if a project includes a required share of affordable housing, unless a town can prove serious health or safety harm. Municipalities are exempt once at least 10 percent of their housing stock qualifies as deed-restricted affordable housing, or they may obtain a temporary moratorium by approving a sufficient number of affordable units within a set period.

CASE STUDIES

Four CT Case Studies: Challenges and Opportunities

This report reviewed the ADU policies and development activity of four communities across CT (Colchester, Kent, New Haven, and Westport) that were determined to be illustrative of urban, suburban, and rural communities.

The authors conducted interviews with local planners, elected officials, and advocates to better understand steps they are taking to promote ADUs. The experiences of these communities (a large urban city, a medium sized affluent coastal suburb, and two small rural communities) paint an illustrative picture of the challenges and opportunities for ADUs in Connecticut.

Following the passage of PA 21-29 in 2021, the landscape of ADUs in Connecticut has evolved in a positive, if uneven, direction. Fifty-four municipalities accepted the state-designated ADU provisions (including Colchester) and 115 opted out (including Kent, New Haven, and Westport), but many towns in the latter group developed new local ADU regulations. Broadly, town leaders in the case study communities mirrored statewide recognition that ADUs are an opportunity to create affordable and diverse housing options for their towns, especially in more financially inaccessible areas. None were familiar with designing ADUs to be sold as starter homes. But while ADUs are a generally popular concept among the case study group, their view is that high construction costs remain a significant barrier to widespread implementation, and they downplayed the need to standardize statewide designs to lower costs.

Furthermore, residents or elected officials in these towns have expressed concerns about issues such as short-term rentals, corporate landlords, and the impact of ADUs on neighborhood parking and traffic situations, leading to occasional public pushback or limited policy responses. For the most part, this has inevitably led to unintentionally narrowing the feasibility of ADU production in these communities. Based on these case studies, it appears to make sense to revisit improving the ADU provisions in PA 21-29 and reconsider pushing for statewide as-of-right policy.

Municipalities like New Haven are actively considering policies such as subsidies to offset costs for owners building ADUs. Furthermore, residents or elected officials in some towns have expressed concerns about issues such as short-term rentals, corporate landlords, and the impact of ADUs on neighborhood parking and traffic situations, leading to occasional public pushback or policy responses.

New Haven and Kent have also developed intricate ADU programs and policies that go beyond those set by the state in PA 21-29. For example, New Haven has publicized an ADU Toolkit to educate residents on their options and streamline permitting. Kent has removed size restrictions on ADUs and allows for

a second ADU on a property if it is deed-restricted affordable housing. Colchester, like many towns we have surveyed, has explicitly included ADUs as a key piece of their affordable housing plans and "opted-in" to the standardized ADU regulations of PA 21-29.

Despite these efforts, relatively few ADUs have been built in these communities. Westport has seen the most activity of the towns interviewed, with 40 ADUs created since 2021. This was attributed by local officials to the greater presence of existing secondary structures (barns, poolhouses, detached garages) in a higher-income community. All of the case study communities cited construction costs and lack of education as key issues limiting the adoption of more permissive ADU regulations and to more construction of them. Most ADUs constructed across the state are explicitly for family or caretaker use only, often because of owner-occupancy requirements that limit who can live in them. The creation of ADUs for general listing on the housing market remains highly limited, even in these case study communities.

Ultimately, leaders from these communities recognize the role that ADUs can play in expanding their housing markets. Nonetheless, their creation remains quite limited due to high construction costs, still-limited zoning allowances including the inability to rent or sell ADUs on the market. And while PA 21-29 was instrumental in setting non-restrictive ADU regulations in almost a third of Connecticut towns, many communities that opted out have also sought to permit ADUs, at various levels of regulation.

COLCHESTER

Colchester is one of 54 Connecticut towns that has not opted out of PA 21-29 and thus features ADU regulations that are consistent with the legislation. The town has prioritized ADUs as part of its affordable housing plan and ADUs are allowed as-of-right in accordance with the design requirements of PA 21-29. While public reception has been broadly positive, property owners have not widely pursued ADUs. During 2023, less than ten permits were granted. Most ADUs have been constructed for family members, especially parents and in-laws, with occasional use for younger relatives. Colchester does not impose owner occupancy requirements nor regulate short-term rental allowances for ADUs. There has been no indication of ADUs being widely used as Airbnbs or other short-term rental use, which is what such regulations typically seek to control. The town officials we interviewed were extremely positive about the standardization of ADUs from PA 21-29 and how simple it is for property owners to follow and get approval.

WESTPORT

Westport opted out of PA 21-29, as the town previously permitted ADUs, but with more restrictive local regulations. They most recently made minor revisions to their ADU regulations in the summer of 2025. While both attached and detached ADUs are allowed, Westport restricts their height to 16 feet for those with flat roofs and 26 feet for those with pitched roofs. Town officials have expressed concern about residents investing in ADUs for the sole purpose of creating short-term rentals, which in turn can cause rents to rise. As such, Westport ADU regulations prohibit short-term rentals for less than six months. There is quite a lot of appetite for ADUs in Westport, and they are viewed as a much-needed middle housing opportunity. In particular, ADUs can serve as a more "accessibly priced" type of housing which might not qualify as "affordable" by statute definition but can play an important role in creating more

options in a high-housing-cost community such as Westport. The town has not imposed deed restrictions on ADUs, with officials expressing that they believed it would make properties more difficult to refinance and thus make ADU construction less appealing. Since ADU regulations were adopted in 2021, 40 have been built in Westport as of 2024. We did not collect information about the use cases of these ADUs.

NEW HAVEN

New Haven established phase one of three planned iterations of its ADU ordinance in 2021, consistent with the provisions of PA 21-29. Under the first phase of regulations, converting existing detached buildings to ADUs is permitted (in addition to attached ADUs) in most residential zones, but new detached ADUs are prohibited. A 2024 proposal for phase two, which would allow detached ADUs and remove owner-occupancy requirements, was not passed by the Board of Alders. As of 2025, the city has since paused the second and third phase and instead is focusing on comprehensive rezoning in line with the Vision 2034 Plan of Conservation and Development.

While there is a clear appetite for diversifying housing across New Haven, there has been a significant amount of public and political skepticism towards ADUs. Community members have expressed concerns about parking, height, and setback restrictions. Current regulations feature square footage regulations but do not have parking requirements. Furthermore, Alders have expressed concerns about corporate landlords developing ADUs and the potential for subpar housing conditions and a lack of enforcement capacity by the city's code inspectors, leading to significant opposition to removing the existing owner occupancy requirement. There are also concerns that rental ADUs don't create homeownership opportunities and there is an interest in smaller starter homes and condos in the city. Considering how to make ADUs as a homeownership opportunity was not contemplated at the time of this report but appears to have support in the city.

At least 13 ADUs have been created since 2021, all of which are within existing structures such as garages and attics. Most ADUs that have been created are for family members, and while there are no regulations prohibiting short-term rentals, they have been rare so far. As expressed by towns across the state, the high costs of building ADUs—which can often approach that of building a single-family house—has remained one of the primary barriers to their wider construction. Other barriers include minimum lot sizes, the existing envelopes of the primary dwelling, and other limitations in the zoning regulations of phase one. Most ADU sites have required additional zoning relief due to the unique nature of the city's parcels.

New Haven has created an extensive ADU Toolkit to help the public understand what can be built under phase one. Considering the current challenges, the Planning and Economic Development offices have expressed the need for a three-pronged ADU strategy: changing policy and zoning laws, managing building code enforcement, and ensuring that ADUs are affordable. With the high upfront costs being a significant challenge to ADU construction, the economic development office is looking into a variety of cost-lowering solutions including subsidizing ADU development and pre-packaged design.

The city is currently across multiple ADU fronts: recognizing ADUs in the city-wide zoning code, deregulating key zoning restraints including eliminating owner occupancy, parking, and minimum lot size requirements, expanding their ADU toolkit and piloting a homeownership assistance program, continuing to explore financing models including grants or public-private partnerships with lenders.

KENT

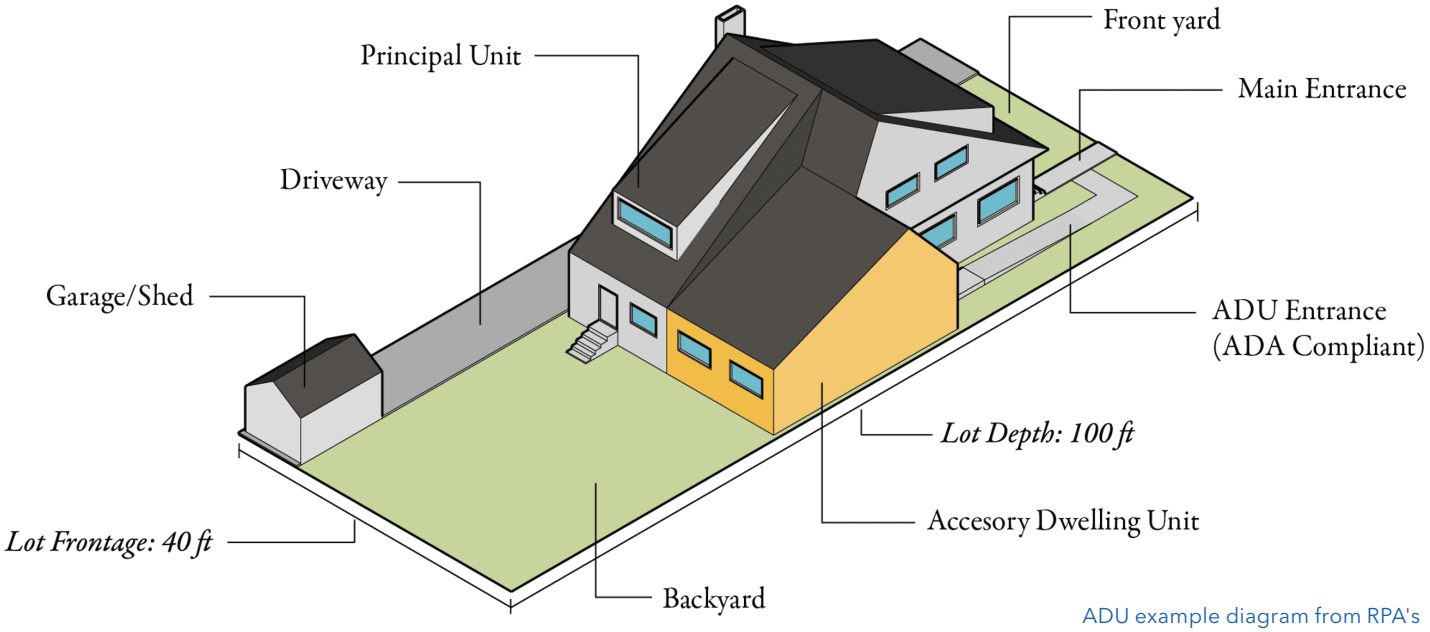
ADUs have been well received by the Kent community, and the local government has tweaked its regulations over time to be more permissive. For example, Kent removed size restrictions on ADUs in 2018 and now allows for a second ADU on a property if it is deed-restricted affordable housing. Attached ADUs are allowed across Kent as-of-right, but owner occupancy is still required for all ADU properties.

Kent is an affluent community where property is difficult to buy; as such, ADUs have been popular among residents as ways to provide less expensive housing for family members. Large lots and existing regulations make it fairly easy to accommodate ADUs in Kent, and they have been built both on the lots of older homes and new developments. Additionally, Kent has a need for workforce housing, which is a gap that ADUs could help to fill. However, town officials have expressed concerns about ADUs becoming short-term vacation rentals, instead of housing for workforce or young families.

While not a major part of the conversation at P&Z, financing is recognized as a significant challenge for many who are interested in building an ADU. Many Kent residents are interested in adding an ADU, but cannot afford the high construction price.

RECOMMENDATIONS

ADU Policy and Procedures Recommendations



ADU example diagram from RPA's Be My Neighbor report

As Connecticut considers ways to spur the construction and utilization of ADUs, there are a number of policies and programmatic approaches for consideration of implementation at both the local and state level to address the existing financial, regulatory, and operational challenges of increasing production of ADUs.

These recommendations are designed to provide a high-level overview of potential strategies that stakeholders should consider deploying in their respective areas of focus. They include policy recommendations designed to encourage ADUs as both a market-rate and as an affordable-housing strategy.

STATE & REGIONAL LEVEL

- **Financing: Financial support for ADU development and affordable deed restriction. Due to the high cost of creating ADUs, and the resulting high rents, financing mechanisms should be created specific to this market. Consideration should be given to:**
  - Creating loan products from CHFA for income-restricted ADU rentals
  - State or local subsidies for deed restrictions for a certain term of years and income levels
  - Tax abatement or deed restriction reimbursements for local government
  - Specific allocation for ADU programs within DOH and CHFA for creation, deed restriction, and maintenance
  - Creative programming; e.g. consider a parallel to the head start voucher program
- **Legislative: There remains the opportunity for additional targeted state-level legislation for ADUs.**
  - Repeal ADU opt-out of Public Act 21-29 to reinstate a statewide as-of-right standard for attached and unattached ADUs, with some allowances for municipal-wide design variances and regulations beyond minimum standards outlined
  - Ban owner-occupancy, familial, and other restrictions for residential dwellings for long-term rentals
  - Stop enforcement of deed restrictions preventing ADUs in older single-family homes
  - Create as-of-right opportunity for property owner to sell ADU (through subdivision, lotsplit, or creating a common ownership interest agreements)
- **Coordination: Successful creation and leasing of ADUs requires support and coordination from additional State level programs and departments.**
  - Statewide as-of-right model designs and building plans could be approved by the Department of Consumer Protection, Office of State Building Inspector
    - A design competition could be held to raise awareness and create designs at a reduced cost to the State
  - A referral pipeline could connect voucher holders with available ADUs
- **Resource Center: Provision of a comprehensive online location regarding ADUs is integral to launching a successful ADU program.**
  - Materials for municipalities and property owners, to include Definitions; Toolkits; recorded presentations and workshops; sample documents and designs; financing options; testimonials of existing Connecticut ADU owners and occupants; legal information
  - Links to resources in other states
  - Staff assistance to local P&Z offices is necessary to provide additional technical assistance to residents seeking to construct an ADU

- **Landlord/Tenant Assistance:**
  - Creating easily available standard long-term lease agreements and processes through DOH
  - Finding and screening income-qualified tenants should be provided by a qualified third party, who can also provide annual screening and reporting
  - Landlord and tenant training and dispute services should be readily available
- **Marketing Campaign:**
  - Regional marketing campaigns, with accommodations made to account for differences in each municipality, are effective to create awareness
  - A single online location should be available for landlords to advertise their available ADU, particularly when it is deeded affordable

LOCAL LEVEL

- **Regulatory and policy review:**
  - Municipal town ordinances and zoning regulations must be reviewed to ensure they comply with State of Connecticut statutes and policy guidance, particularly around size and lot coverage regulations
  - Explicit policy statements should be adopted that clarify need for affordable housing and the various methods to be employed thereto
  - Regulatory adoption of acceptable ADU design templates that can be approved as-of-right to reduce cost and time for the property owner
- **Incentives:**
  - Zoning: allowing additional ADU square footage if the unit is deeded affordable; allowing construction of one unrestricted ADU when a deed-restricted affordable ADU is provided
  - Financing: low-interest loan, forgivable loan, or grant for construction related expenses
    - These incentives could possibly be targeted to low- to moderate-income homeowners or homeowners of specific types of properties
    - Restrictions may also be placed on the subsidy regarding the length of ADU affordability and the target rental population
  - Property Tax Credits: Per CGS 12-81bb, municipalities may adopt an ordinance to provide property tax credits to property owners who place long-term, binding affordable housing deed restrictions on such property
  - Permit fees: these may be waived or subsidized for qualifying ADUs
- **Resources:**
  - Online resources for property owners to find additional information, answer procedural and regulatory questions, and access pre-approved design templates

NEXT STEPS

Recommednations for Advocacy & Communications

In order for Connecticut to see widespread adoption of the construction of ADUs for market-rate and affordable housing options, there needs to be buy-in at the local and state level. This requires coordinated and consistent education and advocacy messaging, to dispel myths and highlight the benefits to local communities.

PUBLIC EDUCATION

Despite the increased focus on ADUs across Connecticut among certain policymakers at the state and local level, this project demonstrates there remains considerable work to be done educating the broader public on the benefits of the model. Even among policymakers interested in ADUs, they may still hold a narrow view of where to allow them or for whom they should be available to.

It is important to craft communication strategies and materials targeted for specific stakeholders along the chain (municipal officials, property owners, builders, financiers, and community members) who have different concerns, priorities, and challenges related to ADUs:

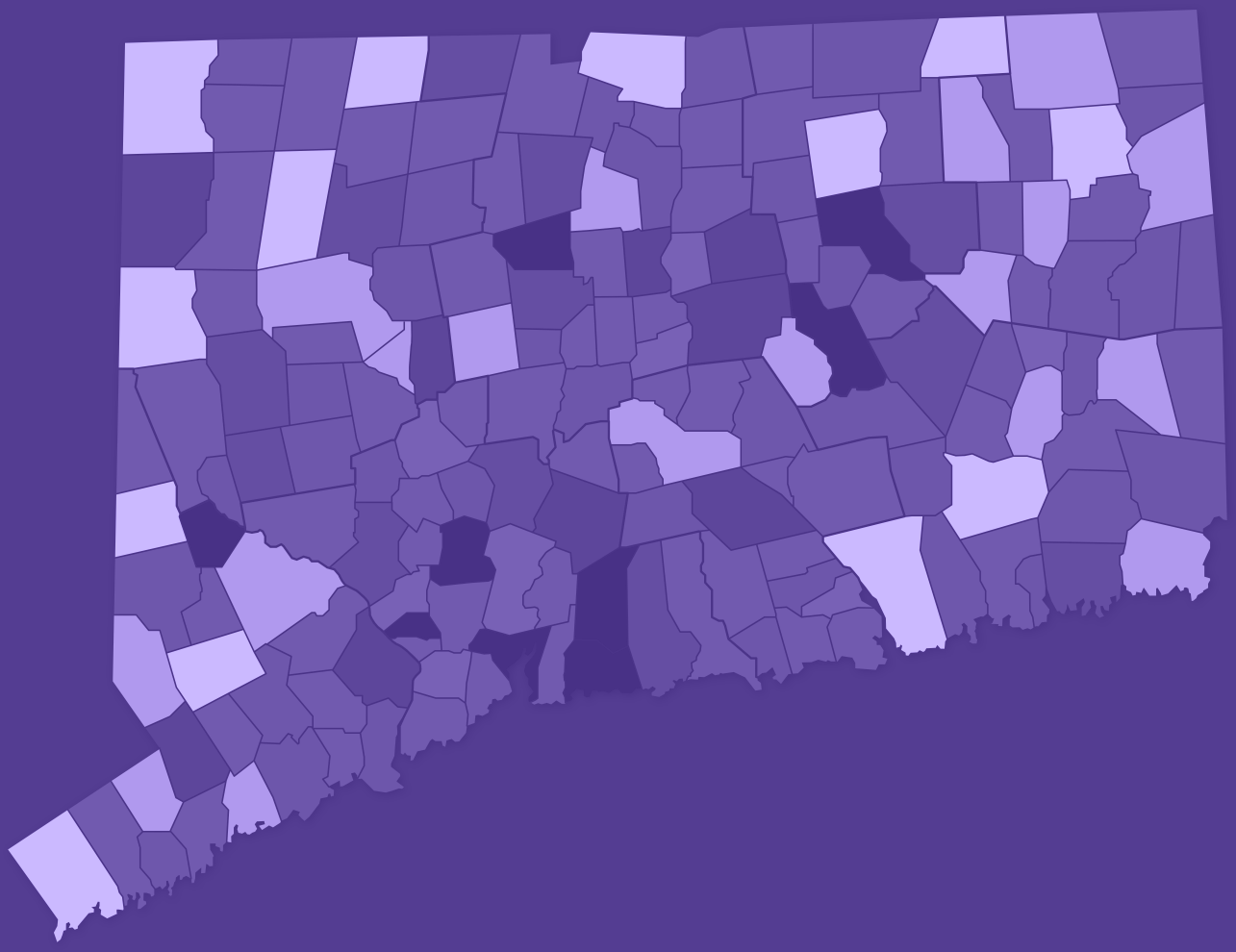
- **For the municipality:**
  - Highlight the opportunity for a gentle increase in housing options for existing residents or the local workforce and the potential for ADUs to serve as an affordable housing tool
  - Address the challenges of designing acceptable zoning regulations and processes to encourage them and the trade-offs between pursuing them as market-rate or affordable housing tools or short-term or long-term rentals
  - Provide data and local stories about the minimal impact on utilities, water/sewer, and parking
- **For property owners:**
  - Highlight the ability to offer aging in place, space for a family member, or potential revenue from a renter or subdivision
  - Address how to navigate permit approvals, design and build, and financing
  - Educate on the growing support at the federal level for building and renting ADUs
- **For banks or financing agencies:**
  - Highlight the lower relative cost to building them rather than a single-family home and the rental/purchase income they could generate (or affordable housing option they could create for a state program)
  - Address the lack of widely adopted models of financing ADUs or approaching their affordability opportunities
  - Update on the evolving federal regulatory environment around ADUs and encourage reviewing compliance
- **For the community member:**
  - Highlight the low-impact vs high-reward of creating more housing options in their community
  - Address the misplaced fear of property values, traffic, or change in character of the neighborhood
  - Call out the increase of multi-generational housing needs or non-traditional household make-up that reflect our state's demographics

This last audience is the largest communication challenge and the most important. It is clear that a central political problem for the expansion of ADUs in Connecticut is the psychological gap between a property owner potentially wanting an ADU for themselves but objecting to one going in their neighbor's backyard, particularly in single-family housing neighborhoods. The best solution for this is a steady increase in familiarity with the model and seeing specific examples of existing ADUs in Connecticut, whether attached or unattached. Designing campaigns with repeated touchpoints with community members and collecting a database of existing examples is critical for this audience to be moved. If enough community members can be convinced that the real benefits of more favorable ADU policies far outweigh the often imagined risks, the more likely the model will see wider adoption. Success in Connecticut and in other states suggests this has a high probability of working.

STRATEGIES FOR ADVOCACY

This report has outlined a potential tension in advocating for ADUs as a means for creating more market-rate housing options or Affordable Housing options. Certain audiences may be more open to one or the other, and this divide could significantly stall progress on adopting the model. It may be the case that it is necessary to choose one of these two goals at the onset of a particular campaign depending on the circumstances or goals. As stated at the introduction of the report, aspects of ADU policy, particularly zoning and design, are largely impartial to a market-rate or affordable-housing strategy, but the financing and oversight of ADUs look very different pursuing either. Without some affordability subsidy or tax abatement, ADUs would not likely help the most cost-burdened households at scale. We believe creative collaboration at all levels of government can create this opportunity.

To spur the development of ADUs, a coordinated, multi-pronged approach must address each of the following: zoning, regulatory processes, and financing. Residents need to understand clear pathways for designing, building, and financing ADUs; communities need to understand how to streamline processes for residents; and financial institutions need resources to make products available for customers seeking a range of options, whether to create a deed-restricted unit or a non-commercial unit intended for family-use. The policies and programs presented in this report provide a blueprint for action for Connecticut leaders and advocates. While ADUs are not the solution to Connecticut's affordable housing crisis, they do provide one part of the solution in creating a diverse and affordable housing stock across all communities.



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