

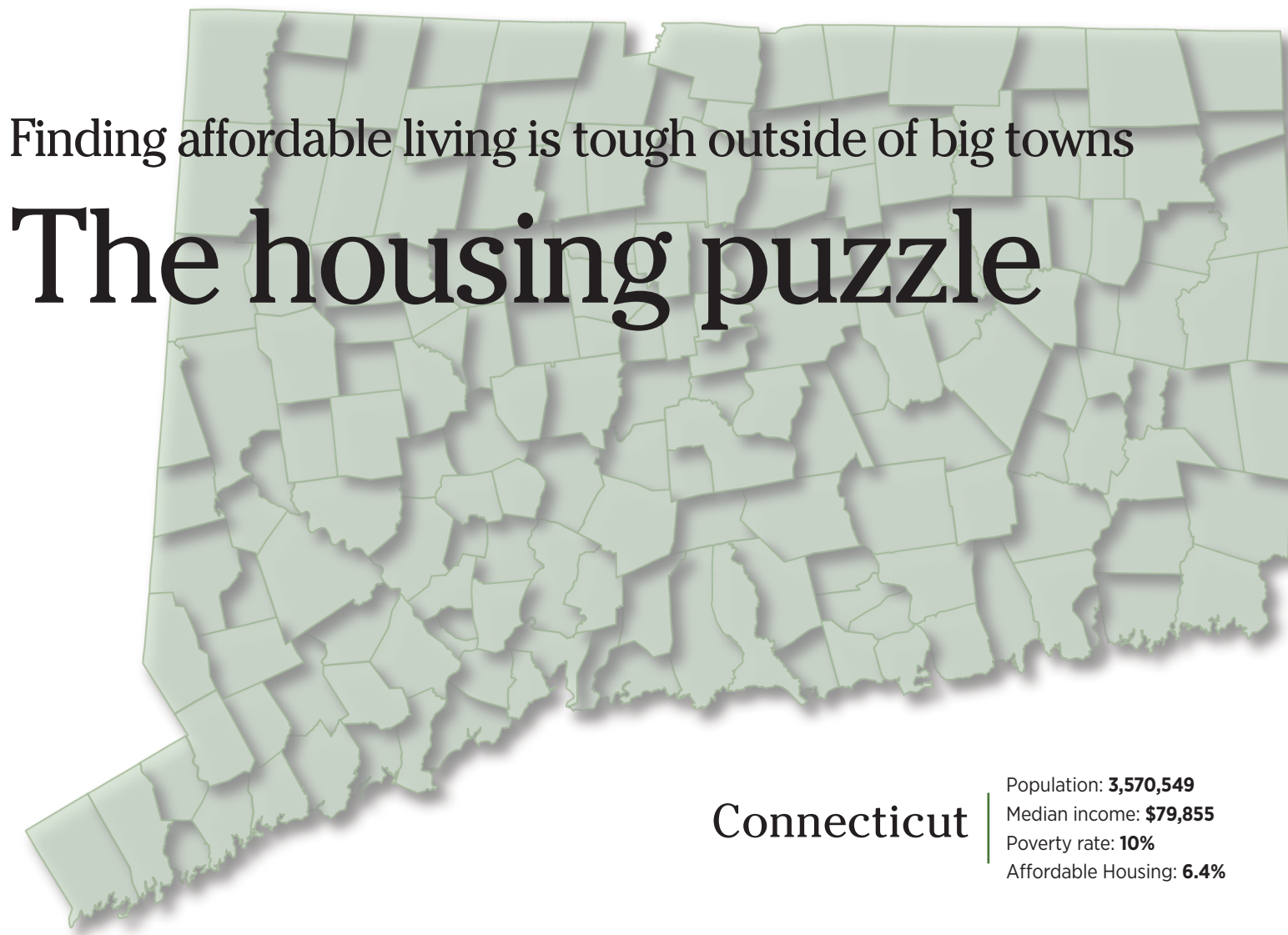


**HOUSING SOLUTIONS LAB**



Finding affordable living is tough outside of big towns

## The housing puzzle



### Connecticut

Population: **3,570,549**  
 Median income: **\$79,855**  
 Poverty rate: **10%**  
 Affordable Housing: **6.4%**

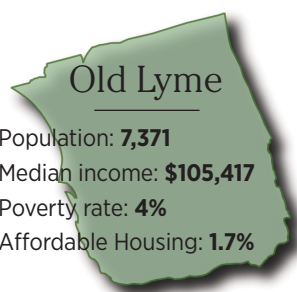
By **ELIZABETH REGAN**  
 Day Staff Writer

**B**ACK IN THE late 1980s, a state representative from New London and a local lobbyist were integral in the creation of a state law that has since shaped the development of affordable housing in Connecticut.

Then, as today, housing and rent prices were skyrocketing amid limited supply. Strict regulations in many towns meant developers seeking approval for multifamily construction projects were frequently denied by local zoning commissions, and there was little recourse in the court system when it came to appealing the denials.

Democrat Bill Cibes, New London's representative in Hartford at the time, said development outside

the city focused largely on single-family houses with large lots. That priced out the suburbs for a lot



**Old Lyme**  
 Population: **7,371**  
 Median income: **\$105,417**  
 Poverty rate: **4%**  
 Affordable Housing: **1.7%**

of people, segregating lower-income earners in urban areas.

"Representing New London, I really thought that the towns surrounding us didn't do their share in creating affordable housing," Cibes said.

New London resident Charles Duffy, a retired lobbyist and then-executive director of the Council of Small Towns, recalled going with the New Britain-based Connecticut Legal Services attorney Raphael Podolsky to talk with Cibes about much-needed legislation to promote affordable housing.

Duffy told The Day Cibes directed the two men to "go out and write something."

"So we did," Duffy said. Known in statutory shorthand as 8-30g, the law makes it possible for developers to get around local zoning restrictions by suing the town if their plans for affordable housing are rejected. The burden of proof in such cases shifts to the municipality to show the risk to public health or safety outweighs the need for affordable housing.

### Norwich

Population: **39,112**  
 Median income: **\$57,565**  
 Poverty rate: **13%**  
 Affordable Housing: **19.3%**

Podolsky described the collaboration as an effort to find "common ground."

Cibes, Duffy and Podolsky emphasized that the responsibility for each municipality to address affordable housing was already written into state law at the time. They pointed

**SEE CONNECTICUT'S PAGE A3**

## A lifetime of limited housing choice



Mary Mace stands in the kitchen of her rented trailer home in North Stonington in June.

SARAH GORDON/THE DAY

By **ELIZABETH REGAN**  
 Day Staff Writer

**M**ARY MACE CAN'T remember a time she hasn't been on the run from rising rent.

"We move every couple of years because the rents go too high and we can't afford to stay there," she said from the cramped but tidy trailer in Northstone Gardens mobile home park where she pays \$1,050 per month.

Mace, 65, receives Social Security disability benefits of about \$1,400 per month. She has short-term memory loss from a head injury related to what she described as a childhood of abuse.

Her recall of those days is spotty. "I don't remember being a very young child, but I remember bits and

### HOUSING LAB

#### The Crisis

pieces of being a teenager," she said. "Then all of a sudden I woke up and I was an adult."

A lifelong search for affordability has pushed her farther and farther from where she first moved with her husband and young children in 1984. Since divorced, she now lives with her partner, Charles Dignazio.

"I've been on my soapbox on Facebook and Twitter and what-not, screaming how we need rent control," she said. It's the only option she sees outside the limited number of subsidized housing vouchers reserved for those in the lowest income brackets.

**SEE ONE WOMAN'S RUN PAGE A3**

## Major fire at Seaport Marine

Power out in nearby area, streets closed, buildings evacuated

**Mystic** — Firefighters from several area departments were battling a major fire at Seaport Marine on Washington Street that broke out just before 9 p.m. Sunday.

As of 9:50 p.m., large flames and heavy smoke could be seen coming from the interior of the property. The raging fire, which appeared to be growing in size about 10:10 p.m., was located just south of the end of Cottrell Street, where several large boat sheds are located.

Police had closed streets in the area and evacuated nearby buildings. Power was also out in the neighborhood.

The 122-slip marina along the Mystic River is also home to the popular Red 36 restaurant. The restaurant did not appear to be on fire late Sunday night.

The marina is owned by the Holstein family, which recently sold its

**SEE FIRE PAGE A5**

## Christmas spirit isn't dried up by drought

This year's crop of trees is fine, but future ones suffered over summer

By **KEVIN ARNOLD**  
 Day Staff Writer

This year's stock of Christmas trees didn't feel the heat when a Stage 2 drought hit southeastern Connecticut during the summer.

But the seedlings sure did.

The young trees, generally, are shorter than 3 feet tall and aren't quite large enough to survive extreme heat spells on their own. Just ask Vinny Ukleja of Ukleja's Tree Farm and the 800 seedlings he planted between April 15 and July 1.

"Due to the drought, I lost 50% of my seedlings that I planted," he said.

Ukleja and his wife, Susan, have owned the tree farm at their Old Colchester Road home in Quaker Hill since 1990. He explained that the loss of seedlings forced him to heavily supplement his inventory from a farm in New Hampshire. Normally, Ukleja has to buy Balsam-Fraser fir trees, a variety he does not grow anymore after deer ravaged his stock in a severe snowstorm in 1996. But this year he was forced to buy 800 trees just to survive the season.

**SEE CHRISTMAS PAGE A8**

### WEATHER

Today, mixed clouds and sun, breezy and mild. High 55. Tuesday, sunny and seasonable. High 47. **B8**

### INDEX

Classified/**B6** Public notices/**B6**  
 Comics/**B5** Puzzles/**B7**  
 Editorials/**A4** Sports/**B1**  
 Nation/**A2** Television/**A7**  
 Obituaries/**A6** World/**A2**  
 Police logs/**A8**

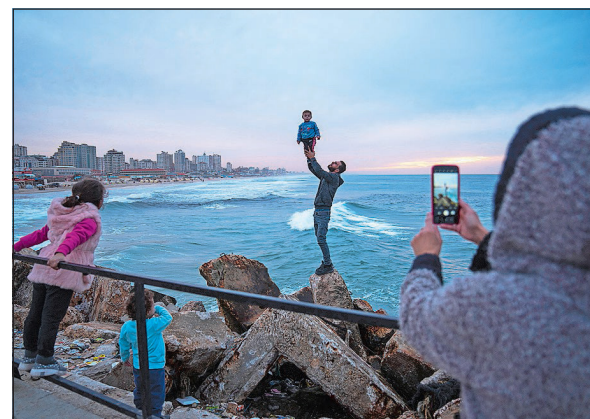
### MAKE A DIFFERENCE: CATHOLIC CHARITIES

**WHO:** Jossilin, a 28-year-old single mother with three children  
**AGENCY:** Catholic Charities of the Diocese of Norwich  
**FAMILY SITUATION:** Jossilin, a personal care assistant, is adopting the two daughters of a friend who could no longer care for them. She also took in a client who is blind so the client could have full-time care. Asked why she would do that without wanting anything in return, she said, "When you work with clients for so long, they become your family."  
**WHAT TO GIVE:** Jadaya is a 2-year-old girl who wears size 3T and 6T in shoes. Jadaya likes Spongebob and Cocomelon. Gabriel is a 4-year-old girl who wears size 6 clothes and size 11 kids shoes. Gabriel likes Barbies, baby dolls, and Minnie Mouse. Jaelyn is a 12-year-old girl, size 13 in junior or medium. Jaelyn likes technology.  
**TO DONATE:** Drop off or mail donations to Catholic Charities Diocese of Norwich, Attn: Make A Difference Program, 331 Main St., Norwich, CT 06360. Call (860) 889-1022 with questions.

### LEGISLATORS HEAD INTO SESSION ON GAS TAX

**Hartford** — Connecticut lawmakers are set to discuss gasoline taxes, heating-bill help, pandemic pay for essential workers and other issues when they convene today for a special legislative session.  
 Gov. Ned Lamont said Wednesday he was calling the General Assembly into session to help Connecticut residents cope with "rising prices due to a number of international dynamics and market instability."  
 His proposals include extending the suspension of Connecticut's 25-cent-per-gallon gasoline tax. The suspension is currently set to end Nov. 30. He wants to keep the tax on hold through the end of the year, and then start adding back 5 cents per month until hitting the prior 25-cent-per-gallon amount in May.  
 — Associated Press

### Family portrait



A Palestinian man holds his child for a photo as the sun sets over the Mediterranean Sea in Gaza City on Sunday.

FATIMA SHBAIR/AP PHOTO



7 00500 06320 7

# Connecticut's bid to promote housing opportunity

**FROM A1**

to the state statute giving cities and towns the authority to set their own zoning policies.

"The zoning act, even back then, required towns to zone for diversity of housing," Podolsky said. "But a lot of towns didn't, and a lot of towns still don't."

A provision went into the state's general statutes in 1984 requiring a town's zoning

## Stonington

Population: **18,288**  
Median income: **\$93,349**  
Poverty rate: **7%**  
Affordable Housing: **5.7%**

regulations to "encourage the development of housing opportunities for all citizens." By 1991, the language had been expanded to specify the need for "housing choice and economic diversity" — including housing for low and moderate income households.

The model drafted by Duffy and Podolsky to encourage affordable housing borrowed from a law that had been in place for 20 years in Massachusetts. The difference was that developers whose plans are rejected in the Commonwealth appeal to a state board made up of people from administrative agencies, while appeals in Connecticut would be heard by judges.

"That seemed like it was more palatable to more towns, that we would use an existing judicial structure with what are essentially neutral deciders in the court system," Podolsky said.

Municipalities are beholden to the requirements of 8-30g until 10% of their housing stock is deemed restricted as affordable. Once the threshold is met, developers no longer

get an automatic appeal when they put forth plans that don't meet zoning regulations.

The most recent data from the state Department of Hous-

## Ledyard

Population: **14,730**  
Median income: **\$92,439**  
Poverty rate: **4%**

ing shows only 31 municipalities currently meet the 10% threshold. In Southeastern Connecticut, there are three: New London, Norwich and Groton.

Places like Waterford and Pawcatuck, which have been identified by the state as opportunity-rich areas for affordable housing, have seen more interest from developers lately. Old Lyme, on the other hand, has been similarly positioned by the state as

## New London

Population: **27,001**  
Median income: **\$47,424**  
Poverty rate: **25%**  
Affordable Housing: **22.5%**

desirable, yet its affordable housing stock remains among the lowest in the region at 2%.

There has not been much activity in Old Lyme since an application for 37 units near Interstate 95 was pulled by nonprofit developers in 2018 due to what they called "intense" local opposition. Many who objected to the project said they supported the idea of affordable housing but not the location, citing traffic issues for vehicles and pedestrians.

A March analysis by Tim Hollister and Andrea Gomes of the Hinckley Allen law firm credits the law with helping to generate 8,500 units of affordable housing since its implementation in 1990.

## Character and conservation

The statute is not without controversy.

Some critics of 8-30g argue the real benefits are reaped by developers who use it to build a higher number of apartments than they might

## Groton

Population: **38,634**  
Median income: **\$68,849**  
Poverty rate: **10%**  
Affordable Housing: **23.2%**

otherwise get approval for, or as a threat to yield concessions in other zoning or real estate matters. In a state with 169 different cities and towns representing a deeply-ingrained home rule philosophy, the loudest cry is that 8-30g usurps local control.

A bill raised this year in the General Assembly to require a study of the effects of 8-30g — which many viewed as an attempt to weaken it — got support from suburban Fairfield County homeowners trying to preserve town character as well as statewide environmental groups looking to conserve natural resources.

The nonprofit Save the Sound organization submitted written testimony expressing concern about the costly and time-consuming process of fighting developments in environmentally sensitive areas.

Save the Sound was part of legal action by multiple commissions in East Lyme and environmental groups who

## Montville

Population: **18,747**  
Median income: **\$80,765**  
Poverty rate: **9%**  
Affordable Housing: **5.2%**

have been fighting one particular development in court for decades. They want to prevent Landmark Development from following through with their 2015 plans for an 840-unit development — 252 units of which would be affordable — in the Oswegatchie Hills overlooking the Niantic River.

Save the Sound's attorney, Christopher P. Kelly, acknowledged in his testimony that Save the Sound has prevailed in some court cases through 8-30g's exception for public health and safety regulations, but noted the carve out does nothing to prevent litigation because only a judge can decide if the exception applies.

"Moreover, it miscasts environmentalists and housing

## East Lyme

Population: **18,618**  
Median income: **\$96,023**  
Poverty rate: **7%**  
Affordable Housing: **6.2%**

advocates as natural opponents instead of allies in the fight to create sustainable and just communities," Kelly said.

Save the Sound said it supports development in town centers and "transit-oriented communities" while preserving open space. A bill

that was proposed this year, but died in committee, would have required towns to allow 15 units per acre as of right within a half mile of public rail, bus or ferry stations. "As of right" describes administrative approval by town staff, as opposed to going through the zoning commission and a public hearing.

According to the advocacy group DesegregateCT, there are 62 rail and bus stations in the state but only two in New London County. The stations are located in New London and Stonington.

## North Stonington

Population: **5,239**  
Median income: **\$61,963**  
Poverty rate: **6%**  
Affordable Housing: **1.2%**

Podolsky, when asked about opposition to the Oswegatchie Hills proposal, said a development of that size "is not typical." But he said 8-30g has had success increasing the availability of affordable housing and slowly helping town officials realize the benefits of negotiation over litigation.

"This is not to say that you cannot have a proposal that's inconsiderate of the environment and really is not a good idea. And so I'm not trying to say that there are no such proposals. But I think that by and large, the track record is pretty good," he said the law he helped create.

## The moratorium

The trio of men credited the addition of a moratorium system in 2000 with strengthening 8-30g. The change exempts municipalities from the law's appeals provisions for four years if officials show they have made

a certain amount of progress since 8-30g was implemented, or since they last received a moratorium.

Podolsky said those are

## Waterford

Population: **18,911**  
Median income: **\$90,670**  
Poverty rate: **6%**  
Affordable Housing: **5.6%**

four years during which a developer would not be able to use the statute to challenge a zoning denial. In that time, a town could seek out affordable housing developments on its own terms. "They could actually start looking for developers and telling them 'we will not give you a hard time with zoning if you will do a development at this location' — rather than some other location — 'or if you will make your development a little bit smaller,'" he said.

The state Office of Legislative Research in August reported moratoria are in effect in Brookfield, Milford, South Windsor, Suffield, and Westport. Towns previously granted moratoria are Berlin, Darien, Farmington, New Canaan, Ridgefield, Trumbull, and Wilton.

Cibes described the moratorium provision as a "way to make some progress" toward what he said is ultimately an issue of fairness.

"The idea is, it's only reasonable and fair to enable people to live throughout the state in a home that's affordable to them, and not be barred from a community because of zoning regulations," he said.

e.regan@theday.com

# One woman's run from constantly rising rents

**FROM A1**

Housing Choice Vouchers subsidized by the U.S. Department of Housing and Urban Development cover the difference between the cost of rent and the amount a household can afford. The vouchers have largely replaced the public housing projects of the past. Waiting lists can be years or decades long.

She said she is on waiting lists for housing vouchers in numerous cities and towns. She signs up each time she is alerted by email that another housing authority is accepting applications.

Her short-term memory loss doesn't affect her ability to navigate the bureaucratic process of applying for vouchers, she said: "All the answers are the same, and they're pretty much instilled in my long-term memory. Answering the same questions over and over again."

The state legislature this year expanded a statute on the books regarding Fair Rent Commissions. Previously, the law simply allowed cities and towns to create commissions to investigate rent complaints, hold hearings and order landlords to reduce rents for specific reasons. Now, fair rent commissions are a requirement in any municipality with more than 25,000 people.

The Connecticut Fair Housing Center has emphasized the measure doesn't limit rent rates, but puts decisions in the control of volunteers empowered to determine if an increase is excessively "harsh and unconscionable."

## On the move

"We started out in Manchester," Mace said of her arrival in the north central part of the state. "And here we are, all the way in North Stonington. We're eventually going to keep going; if we have to, we'll move out of state. We don't have much of a choice."



Mary Mace feeds her dog Chip, and a family member's dog, Winter, as her partner Charles Dignazio works at the table inside their trailer home in North Stonington in June. The two often share the table, which is the only place available to complete paperwork and other tasks.

Two of her children and a granddaughter are staying with them because there's nowhere else for them to go, she said. Her other son lives in a hotel.

Mace, who has a history of head trauma, diabetes and strokes, said their current rural location leaves her far removed from medical specialists with offices in more populated areas. She put the cost of driving to and from medical appointments in her 2015 Chevy Malibu at roughly \$300 a month.

The lease on their three-bedroom, two-bathroom trailer is up in January, leaving Mace fearful of a price hike that will send her packing again. That's what drove the family out of the New London apartment they rented before ending up in North Stonington two years ago. Staying in the small city would have meant paying \$1,600 a month for rent, an amount that exceeds her monthly income.

Mace started out with her then-husband in Pittsfield, Massachusetts, where they

lived in four different apartments before following his job prospects to Connecticut. She's made a home in rentals throughout South Windsor, Andover, East Hartford and New London since then.

In the wake of her divorce, she tried to make ends meet as a certified nursing assistant despite her memory condition. She said other nursing assistants complained she couldn't tell one patient from another and she always had to write everything down.

"So I would switch jobs like

I switch everything else," she said.

It wasn't until she met Dignazio through a personals message on Craigslist.com about 13 years ago that she had the cushion she needed to apply for disability benefits. She said she wasn't eligible while working, yet couldn't afford to forgo a paycheck long enough to apply. She credited Dignazio's support with allowing her to get by until she was approved for benefits in 2010.

Her income and Dignazio's

Social Security benefits bring their household monthly income to more than \$3,000, she said.

## Credit risk

Mace said they've been able to find rentals they can afford until now, but she's worried what will happen in the current economy. Her electrical bill alone has gone up \$100, to \$367 a month.

"I can't afford to pay it," she said. "I'm paying what I can."

She pointed to the canister she uses for oxygen as the reason why the electrical company can't shut off her power.

State protections prevent utility companies from immediately terminating service to seriously ill people if doing so could lead to a life-threatening situation.

"It's taking advantage," she acknowledged. "I never took advantage of it before and I feel bad that I'm doing that."

Real estate agents and rental managers who spoke to The Day's Housing Solutions Lab over the past six months have emphasized that a housing market already characterized by low supply and high demand got even tighter in the wake of the COVID pandemic. Many landlords now have stricter income requirements, demand higher credit scores and won't accept anyone with a history of evictions.

"You've got to have perfect credit now to rent an apartment, and nobody has frickin' perfect credit," Mace said.

Mace pays her rent first because keeping a roof over her head is the priority, she said. Then she pays as much as she can of her utility bills.

"After that, if there's money for the credit card payment or the car payment or the car insurance, they'll get paid. So my credit sucks and I'm sure I'm not the only one that has to make that decision," she said.

e.regan@theday.com