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**EXECUTIVE SUMMARY**

The State of Connecticut is making available over \$800 million to support transformative investments in communities such as New Haven through the Community Investment Fund (“CIF”). As part of CIF Round 5, the City of New Haven (the “City”) is proposing a Planning and Housing Innovation Project (the “Project”) focused on expanding equitable access to Accessory Dwelling Units (ADUs) and Small Healthy Homes. The CIF funding will be used to (a) conduct planning, research, and community engagement to assess interest, identify barriers, and inform program design; (b) collaborate with architects, engineers, planners, and contractors to develop a library of pre-approved, code-compliant ADU designs to streamline permitting and reduce soft costs; (c) establish a zoning and permitting reform strategy modeled after successful jurisdictions such as Los Angeles and Boston; (d) design a grant and loan program, in partnership with banks and local lenders, to assist income-eligible homeowners with financing ADU and small home construction; and (e) develop a comprehensive Technical Assistance Program to guide participating property owners through each phase of the development process, including design, permitting, financing, and construction oversight.

The Project represents a foundational piece of the City’s equitable housing strategy and its commitment to addressing New Haven’s longstanding affordability crisis. According to Elm City Communities/New Haven Housing Authority, the City faces a gap of approximately 38,000 housing units. Despite the passage of an ADU ordinance in 2021, no ADUs have yet received certificates of occupancy due to regulatory, financial, and administrative barriers. This planning initiative will lay the groundwork for unlocking small-scale infill housing opportunities that expand affordability while strengthening existing neighborhoods.

New Haven is the most diverse municipality in Connecticut and among the most diverse in the nation. Per the 2020 U.S. Census, the population is approximately 36.6% Black, 31.2% Latino, 29.5% White, and 5% Asian. Neighborhoods such as the Hill, Fair Haven, Dwight, and Newhallville are home to majority-minority populations where residents disproportionately face housing insecurity. According to the South Central Regional Council of Governments (SCRCOG), more than 85% of households earning less than \$20,000 annually are severely rent burdened. With a citywide per capita income of only \$26,429 and 26.5% of residents living below the poverty line, housing access, stability, and intergenerational wealth creation remain urgent equity concerns.

This Project will promote affordable, context-sensitive, and sustainable housing options that can be integrated into existing communities without displacement. By supporting aging in place, multigenerational living, and modest rental opportunities, ADUs and Small Healthy Homes offer a scalable solution for New Haven’s housing shortage. In doing so, the Project fosters inclusive growth, expands neighborhood choice, and positions New Haven as a model for how small-scale development can contribute meaningfully to statewide housing goals and community resilience.