

To: CT General Assembly Planning & Development Committee
From: Carol Williams, Willimantic CT
Re: SB 1024, An Act Concerning Zoning Authority, Certain Design Guidelines, Qualifications Of
Certain Land Use Officials And Certain Sewage Disposal Systems
Date: March 15, 2021

Dear Chairman Cassano, Chairwoman McCarthy Vahey, Vice Chairman Needleman, Vice Chairwoman Goupil, Ranking Member Senator Hwang, Ranking Member Zullo, and Members of the Committee:

I am writing you in support of SB1024. I am a 40-year resident of Willimantic Connecticut. In the last two years I have been trying to help a young man in town with whom I have become acquainted. He is a divorced father and has 50-50 custody of his three young children. He does have a steady job but his employer has cut his hours by 20% since the pandemic. I have been trying to help him purchase a multi-family house that he can both live in with his three children and collect rents from the other additional units. I am very concerned about the future of this hard-working young father who has no financial stability, no health insurance and no retirement accounts from his employer.

Having myself been the owner of two multi-family houses in Willimantic, a two-unit duplex and a three-family home, I have learned first-hand the advantages of owning rental real estate in terms of tax benefits, increased income and equity acquired in these properties. This is why I wanted to assist my friend with a similar investment that would stabilize his income and provide some benefits for his retirement.

I was excited to learn about an affordable housing program being offered through the Access Agency in town. It is supposed to help individuals just like my friend who meet the low income guidelines and who are willing to rent to other low income individuals. There is quite a bit of assistance available for the down payment and closing costs and so on. This program is for the purchase of two-family houses. Some of the towns that would work for my friend in terms of proximity to his job and his children's schools are covered under this arrangement. The problem is there are no two-family houses available for sale in any of these towns! We have been looking for over two years with no luck. Of course there are multiple family homes in Willimantic but Willimantic is not covered by the program!

Unfortunately, the lack of multi-family housing in the towns surrounding Willimantic has made it impossible for this young man to take advantage of a program specifically designed to encourage home ownership among lower income individuals just like him.

Despite being a "blue state" with a Democratic majority in both houses and progressive representatives and senators in Washington DC, Connecticut remains highly segregated in terms of housing. The preponderance of single-family houses and the lack of multi-family units in Eastern Connecticut is preventing the growth of the middle class in our state. Some residents are even moving to Rhode Island in order to acquire affordable housing.

There are additional ways in which SB 1024 which has been very well thought out will help to create more abundant housing and more diverse types of housing in Connecticut. But importantly for me, will begin to address the deficiency of multi-family housing in the State. I urge you to support SB1024 to help families like my friend's advance into the middle class and provide a future for his children.

