

NAHB State & Local Issues Fund

Application for Assistance

Association name: Home Builders & Remodelers Association of Connecticut

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Project title: Reducing Barriers to Housing Through Municipal Service Modernization

Project summary (2-3 sentences): This project will identify how municipal permitting, inspection, infrastructure coordination, and other local government services can be modernized to reduce barriers to housing production while preserving local accountability. The research will evaluate best practices from Connecticut and other states, quantify the economic impacts of inefficiencies, and produce actionable policy recommendations that improve predictability, reduce development costs, and increase housing affordability. While focused on Conn

Amount requested from issues fund: \$15,000

Total estimated cost of the project: \$100,000

Total monetary contributions made toward project budget:

- **Applying HBA's contributions:** \$15,000
- **Other State and Local HBA's contributions:**
- **Coalition partner contributions:** \$70,000

List Coalition Partners (if applicable): 1. Connecticut Business & Industry Association (CBIA) 2. (CBIA) is also reaching out to ABC Contractors, CT Construction Industry Association, CT Bankers Association

Reducing Barriers to Housing Through Municipal Service Modernization

Background and Status of the Issue

Housing affordability has become one of the most pressing challenges facing communities across the country. NAHB has consistently identified regulatory costs, permitting delays, and inefficient governmental processes as significant contributors to the rising cost of housing and barriers to increasing the nation's housing supply.

Connecticut exemplifies these challenges. The state continues to face one of the nation's most severe housing shortages while simultaneously ranking among the most expensive states in which to build housing. Although land use regulation often receives the greatest attention, builders and developers consistently report that inconsistent municipal administrative practices—including permitting timelines, inspection scheduling, utility coordination, engineering review, and local development processes—have become major contributors to escalating housing costs, project delays, and uncertainty.

With 169 municipalities independently administering many of these functions, Connecticut's development environment varies dramatically from community to community. Even projects that fully comply with state law and local zoning requirements frequently experience unnecessary delays due to inconsistent municipal procedures, staffing shortages, duplicative reviews, and varying interpretations of regulatory requirements. These inefficiencies increase development costs, discourage investment, delay housing production, and ultimately reduce housing affordability.

To better understand these challenges, the Connecticut Business & Industry Association (CBIA) Foundation is leading a comprehensive research initiative examining municipal service delivery, organizational efficiency, and opportunities for modernization. The study will evaluate current municipal practices, examine successful models from other states, identify statutory and administrative barriers, estimate the fiscal and economic impacts of existing inefficiencies, and produce actionable policy recommendations for Connecticut policymakers. Deliverables will include a comprehensive research report, policy recommendations, an interactive data dashboard, and statewide stakeholder engagement. The findings are expected to be released in January 2027.

The Home Builders & Remodelers Association of Connecticut (HBRA of CT) has been invited to participate as a funding partner because residential construction professionals experience these municipal inefficiencies every day. HBRA believes this initiative presents a unique opportunity to develop objective, data-driven recommendations that reduce regulatory barriers, improve governmental efficiency, increase housing production, and advance housing affordability—goals that closely align with NAHB's national advocacy priorities.

HBRA Action Plan and Use of SLIF Funds

HBRA intends to use this research as the foundation for a multi-year legislative and regulatory initiative focused on improving municipal development processes throughout Connecticut.

SLIF funding will allow HBRA to actively participate in the research effort and ensure that the residential construction industry's perspective is incorporated into the study's recommendations. Specifically, HBRA will:

- Participate as an industry stakeholder throughout the research process to ensure residential construction challenges are fully evaluated.
- Provide technical expertise regarding permitting, inspections, infrastructure coordination, utility connections, and municipal development review procedures.
- Assist in identifying builders, developers, remodelers, and industry professionals to participate in interviews, surveys, and case studies.
- Review draft recommendations to ensure proposed reforms improve housing production while maintaining public health and safety.
- Develop legislative and regulatory proposals based upon the study's findings for consideration during the 2027 Connecticut General Assembly.
- Build coalitions with business organizations, local officials, and other stakeholders to advance recommended reforms.
- Educate members and policymakers on the relationship between municipal efficiency, housing supply, and housing affordability.

HBRA expects the study's recommendations to become a cornerstone of its 2027 legislative agenda. Working alongside CBIA, municipal officials, legislators, state agencies, and allied organizations, the Association will pursue practical reforms that streamline permitting, improve coordination among local government agencies, reduce unnecessary delays, and create a more predictable development process for housing projects.

Rather than serving as a standalone research project, this initiative is intended to produce measurable policy changes that increase housing production and reduce unnecessary regulatory costs.

National Significance

Although focused on Connecticut, this initiative addresses issues confronting home builders throughout the United States.

Across the country, local governments are struggling with staffing shortages, fragmented permitting systems, inconsistent inspection practices, duplicative reviews, and outdated

administrative processes. While zoning reform has received significant national attention, municipal operational inefficiencies often receive far less scrutiny despite their substantial impact on housing production.

This project seeks to move beyond anecdotal evidence by producing objective research that quantifies these impacts and identifies practical policy solutions. The resulting recommendations can provide a blueprint for other state and local home builders associations seeking to modernize municipal development processes while preserving local control.

The methodology developed through this project—including performance benchmarking, economic impact analysis, and implementation strategies—can be adapted by HBAs nationwide. Likewise, the legislative and administrative reforms ultimately pursued in Connecticut could serve as model policies for other states seeking to reduce barriers to housing production.

Just as NAHB has successfully promoted model legislation addressing building codes, permitting reform, and regulatory modernization, this initiative has the potential to establish best practices for improving municipal administrative efficiency as a housing affordability strategy.

Improving governmental efficiency represents one of the few opportunities to lower housing costs without increasing taxpayer expenditures or compromising health and safety standards. More predictable permitting and inspection processes reduce carrying costs, financing expenses, and project uncertainty—creating measurable savings that ultimately benefit homebuyers, renters, and communities.

Estimated Budget and Association Commitment

The overall research initiative is expected to cost approximately **\$100,000**, with funding being sought from multiple business organizations, foundations, and industry partners.

HBRA of Connecticut is currently considering a commitment of approximately **\$15,000** from its Housing Defense Fund, subject to approval by its Executive Committee.

In addition to its financial commitment, HBRA will contribute substantial staff time and industry expertise throughout the project, including:

- Executive leadership participation in project planning and stakeholder engagement.
- Coordination with residential builders, developers, and remodelers participating in interviews and stakeholder discussions.
- Technical review of research findings and policy recommendations.
- Development of legislative and regulatory proposals based on study recommendations.

- Government affairs advocacy before the Connecticut General Assembly and state agencies.
- Member communications, coalition development, and public education supporting implementation of recommended reforms.

Additional financial support is anticipated from CBIA and several statewide business and construction organizations, creating a broad coalition committed to improving governmental efficiency while expanding housing opportunities throughout Connecticut.

HBRA respectfully requests assistance from the NAHB State and Local Issues Fund (SLIF) to offset its financial participation in this initiative. SLIF support will enable HBRA to play a leadership role in developing research that directly advances NAHB's priorities of increasing housing supply, improving housing affordability, reducing unnecessary regulatory barriers, and modernizing permitting and governmental processes. Although the immediate focus is Connecticut, the project's methodology, legislative recommendations, and implementation framework have the potential to become a model that state and local home builders associations across the country can adapt in their own advocacy efforts.