

Ending Homelessness... Affordable Housing is Key

A special thanks to our Presenting Sponsors:



Presenters:

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Ending Homelessness... Affordable Housing is Key

CCEH Annual Training Institute

May 17, 2023

Contemplative Exercise



Partnership for Strong Communities



Partnership for Strong Communities promotes equitable change in Connecticut housing policy by coordinating advocacy, advancing research, and uniting diverse partners.

Everyone in Connecticut has a safe, stable home, that is affordable to them, in an equitable community of their choice.



Our Guiding Principle

“

Housing is a fundamental human right. Communities of color and other groups targeted for oppression are segregated, excluded, and impoverished as a result of discriminatory housing policy. We are committed to the pursuit of housing justice through system-level change to heal historic and ongoing harms and create truly strong communities across Connecticut.

”



Our Values



Collaboration, Connections, Communication

Our mission is carried out through partnership. We facilitate, nurture, and leverage crucial relationships across diverse partners because different perspectives are stronger and more impactful when united.



Diversity, Equity, Inclusion, and Belonging

We actively create and support an anti-racist, inclusive culture throughout all our work, internally and externally. We are committed to addressing policies and practices that perpetuate disparities in housing, and within our organization.



Innovation, Research, and Data

We ground our work in honest, factual, data driven information that we use to dispel myths, challenge stereotypes, and fill gaps in knowledge to drive narrative, policy, and systems change.



Sustainable Solutions

We prioritize housing solutions that will be affordable and sustainable long term. We focus on the full spectrum of housing needs and experiences of communities now, and for generations to come.

Reaching Home Campaign



Agenda

Setting the Stage

- What is Affordable Housing?
- Where is Affordable Housing in Connecticut?
- Who Needs Affordable Housing in Connecticut?

Current Advocacy to Expand Access to Affordable Housing

- HOMEConnecticut Campaign goals and structure
- 2023 Legislative agenda and key focus areas

Advocacy Across the Housing Continuum

Audience Q&A



Connecticut's Housing Stability Continuum



The housing stability continuum includes the range of housing experiences and associated housing types in Connecticut. An estimate of the number of persons or households within each experience is included where available.

Unhoused

Temporarily Housed

Permanently Housed

Unsheltered

Emergency Shelter

Less Stable

More Stable

Unstable

Stable



Sleeping in a place not meant for human habitation, including: a car, park or sidewalk, campground, train station, abandoned building, hallway of an apartment or hotel.

Staying in short-term temporary crisis housing for individuals or families experiencing a housing or personal crisis, including Homeless shelter or Domestic violence shelter.

Living in emergency temporary accommodations in no-cost or low-cost places, including: Motel/hotel/boarding house, Doubled-up/ overcrowded, Living with family/friends, frequent/forced moves, Frequent/forced moves, and Unsafe/economically distressed neighborhood.

Living in time-limited housing placement that may or may not include supportive services, including: Halfway housing, sober housing, respite housing, short-term rental assistance / eviction prevention program (Rapid Rehousing)

Living in non time-limited housing and paying more than 30% of income on housing costs or living in unsafe or unhealthy housing, including: Private market rental, Mobile homeownership, Homeownership.

Living in non time-limited housing and paying less than 30% of income on housing costs, including: Subsidized rental, Subsidized rental with services (Supportive Housing), Private market rental, Mobile homeownership, Homeownership.

Go to www.menti.com and use the code **5596 1938**

- 1. Where do you fall along CT's Housing Stability Continuum?**
- 2. Where does the population you serve fall along CT's Housing Stability Continuum?**

Go to www.menti.com and use the code **6896 0139**

What is one word you would use to describe the current housing landscape in CT?



What is Affordable Housing?



A

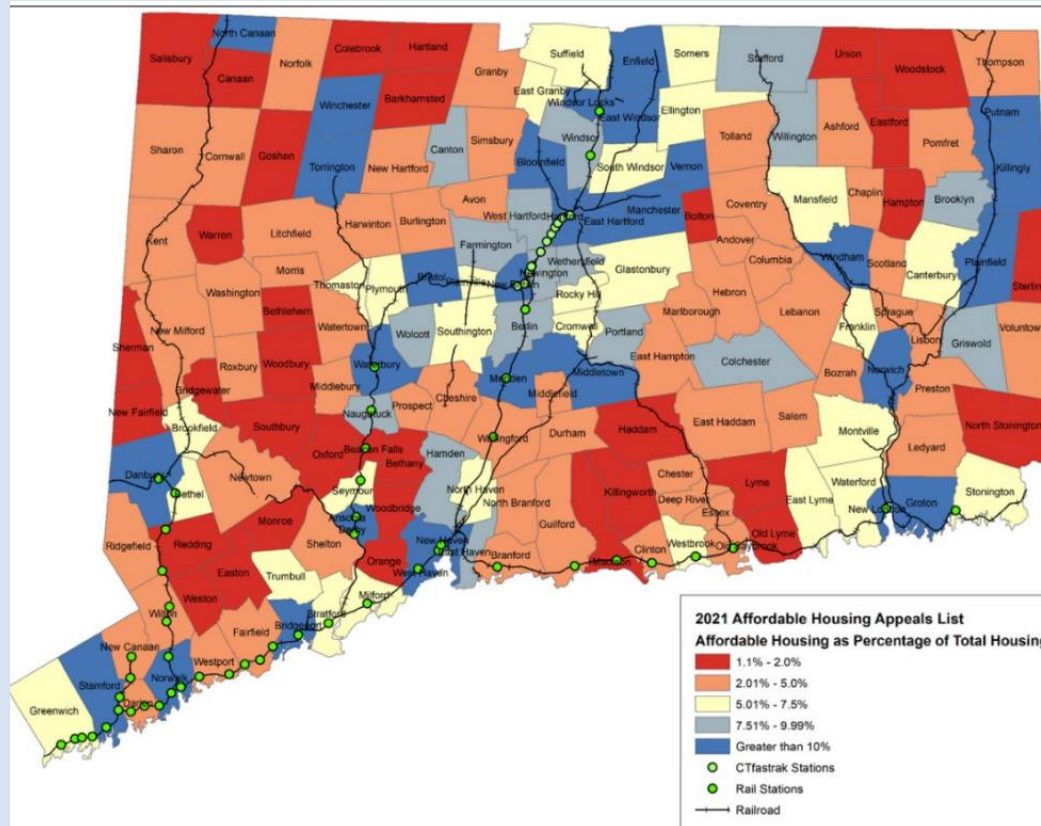
- Housing that received financing from a government program and is restricted to residents with low or moderate income.
- Properties with deed restrictions limiting the rental or sale to income-qualifying families.

a

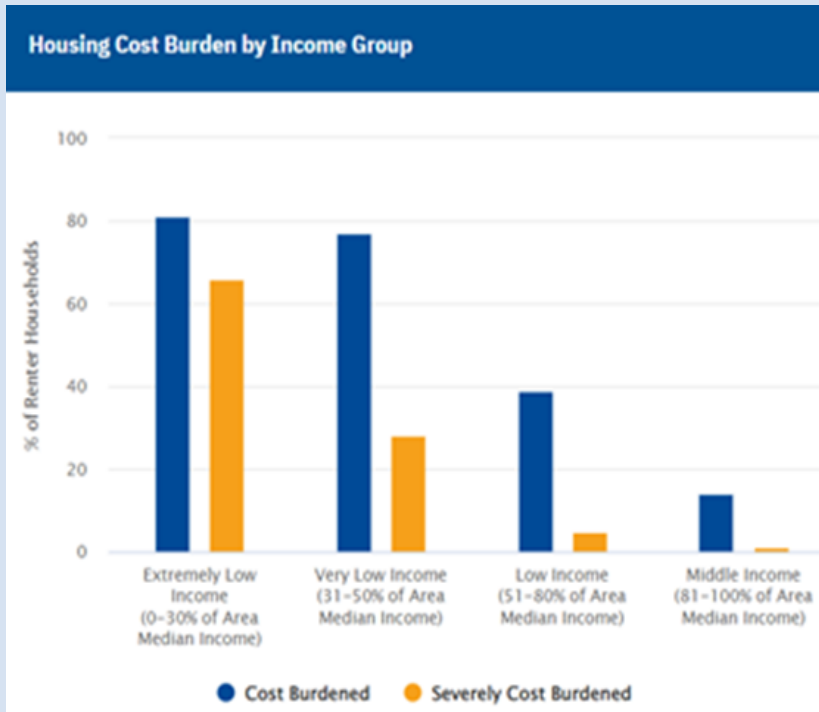
- Less-expensive market-rate rental housing, sometimes called naturally occurring affordable housing (NOAH).
- Rents are relatively low compared to the regional housing market.
- Housing quality can be poor.
- Tenants are unprotected from rent increases.
- Affluent towns typically don't have a large supply of NOAH.



Where is Connecticut's Affordable Housing?



Who Needs Affordable Housing?

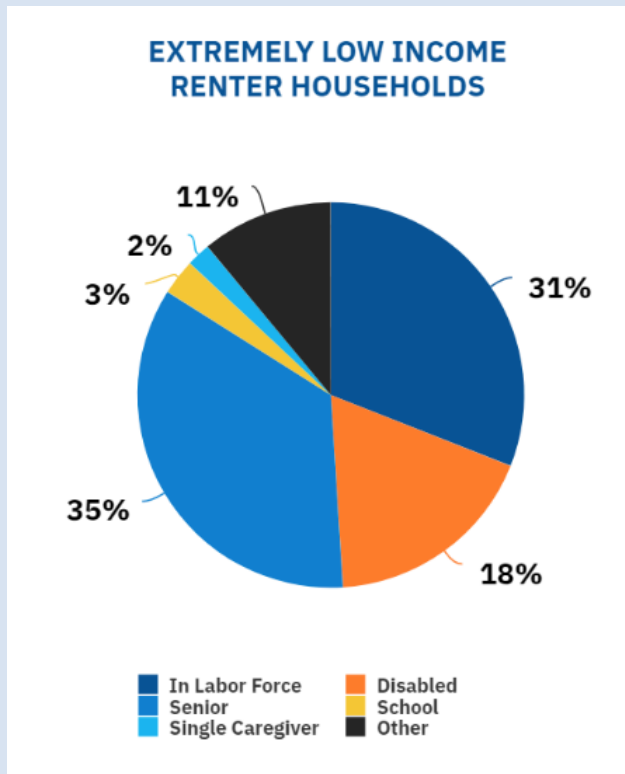


Connecticut's poorest families continue to struggle to find adequate and affordable housing.

For every 100 extreme low-income households in Connecticut, there only are 42 rental units available and affordable to them.



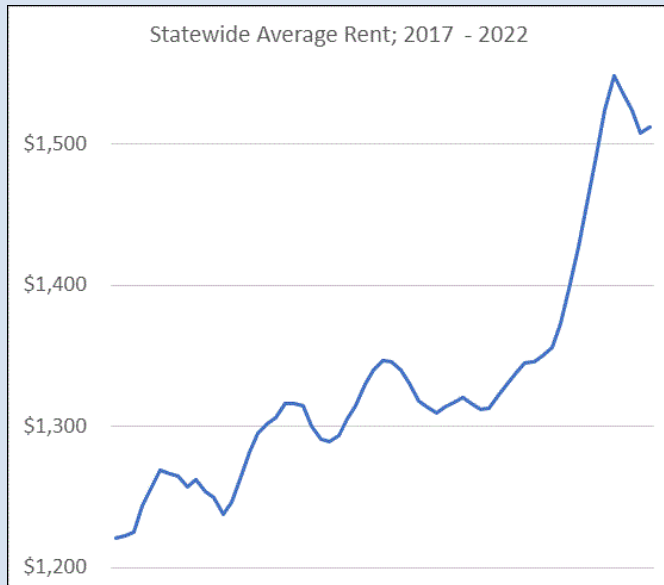
Who Needs Affordable Housing?



- **Elderly households** on fixed incomes
- **Youth** exiting foster care or other state care systems
- **Individuals with disabilities** with very limited/fixed incomes
- **Minimum wage and low-wage worker households** – often service industry employees and their families



Who Needs Affordable Housing?



- Housing cost burden disproportionately impacts communities of color
- **56% of Black renters in Connecticut are housing cost burdened while only 12% of the population is Black.**
- 46% of white renters are housing cost burdened while representing 65% of the state's population.
- The expansion of affordable housing is a critical step toward addressing Connecticut's racial inequities.



Who Needs Affordable Housing?

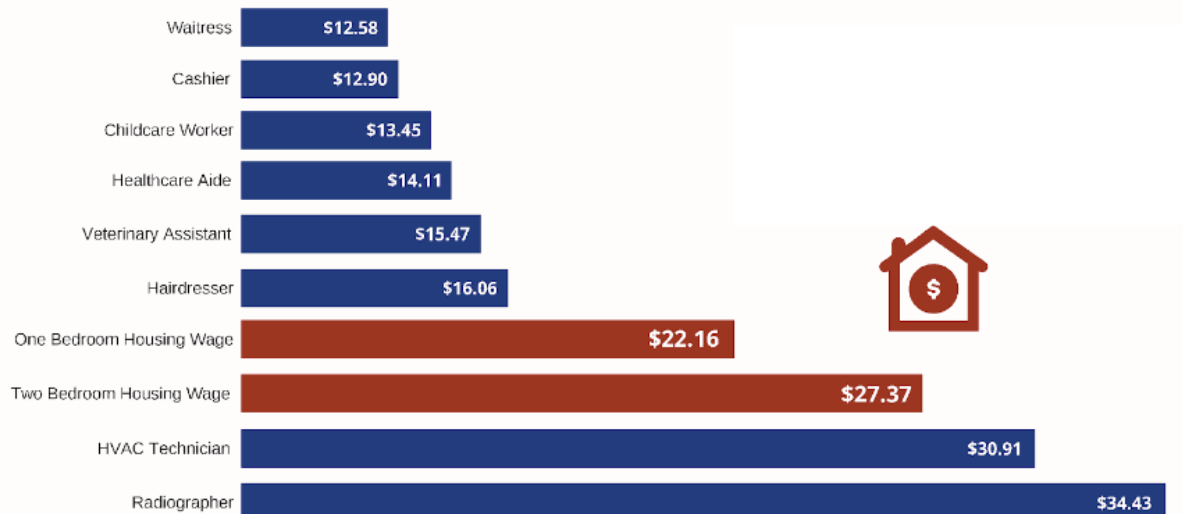


Last Updated May 2022

CT's Housing Wage

The Struggle to Afford Housing

Changes in the economy, household formation, inflation, and wage stagnation -- leave many in Connecticut struggling to afford housing. Many jobs pay less than the state's median household income of \$79,855 annually and have an hourly wage that is less than the housing wage (what one needs to afford a typical 2-BR apartment) of \$27.37.



Economic and Social Benefits of Affordable Housing

Reducing housing cost burden through expanding access to affordable housing means:

- more money spent in local economies
- healthier communities with lower health costs
- decreased child poverty
- increased government tax revenues

PARTNERSHIP FOR STRONG COMMUNITIES

The Economic Implications of Reducing Cost Burden in Connecticut
by Charles Patton, Ph.D.
Equity Manager, Puget Sound Regional Council
formerly Senior Policy & Research Manager at PSC

Connecticut renters now represent **over a third of all households** in the state (33.8%). This percentage has grown by four percentage points over the past 10 years and consequently our state economy depends more on renters now than ever before.

48% of renters spend >30% of income on housing costs
24% of renters spend >50% of income on housing costs

These rental households make significant contributions to our economy. Nationally, not including rent and utilities, renters spend \$1.5 trillion per year (National Equity Atlas). In Connecticut, more than 100,000 renter households (24.4% of renters) are severely cost burdened (i.e., spending more than half of their income solely on housing costs), which leaves little left over for basic expenditures like food, transportation, childcare, etc. (American Community Survey 2016).

If fewer renters were severely cost burdened, they could contribute even more to our economy. In an Ipsos Public Affairs poll conducted in 2016, 57% of respondents that struggled to pay their rent said they were forced to cut back on groceries (Make Room 2016).

Over time, **the spending power of renters has declined**, as rents have risen while their incomes have remained relatively flat. Since 2000, median rents increased by almost 65% while median renter household incomes increased by less than 30% (cumulative). As a result, the amount these 100,000+ severely cost burdened households have left over each month to pay for other basic needs and boost our economy has also declined (American Community Survey 2016).

This is bad for these households and bad for the state. Research shows a consistent relationship between household cost burdens and economic performance. **Locations with lower housing and transportation costs have experienced better economic outcomes.** These results are significant even when solely focusing on the very-low income individuals (Sanchez 2017).

One rationale for this is that lower-income households generally consume a higher share of income than their more affluent counterparts and their savings rates are typically lower than higher income households. Low-income households tend to spend their remaining income to fulfill basic household needs, which generates significant and immediate local economic activity. Conversely, higher-income families have more freedom to save and consequently spend a lower proportion of their income in the local economy (Bivens and Edwards 2010; Wardrip, Williams, and Hague 2011).

Over 100,000 households in Connecticut spend greater than 50% of their income on rental costs.
If every one of these households received rental assistance, a total of **\$379,372,560** in additional disposable income would be created and available to be spent in Connecticut's economy.

FOR MORE INFORMATION, CONTACT:
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UPDATED AUGUST 2019

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Data Resources



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Housing Data Profiles

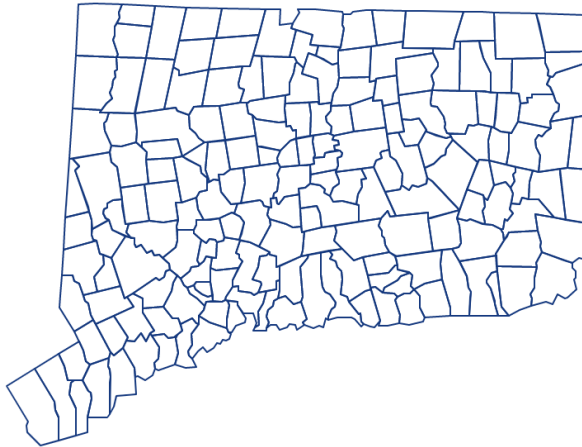
Data on housing and affordability for each of Connecticut's 169 towns and cities

Created by
CT data
laboratory
2022

Funded through support from Fairfield County's Community Foundation and Liberty Bank Foundation

Find your town's housing data

- Andover
- Ansonia
- Ashford
- Avon
- Barkhamsted
- Beacon Falls
- Berlin
- Bethany
- Bethel
- Bethlehem
- Bloomfield
- Bolton
- Bozrah
- Branford
- Bridgeport
- Bridgewater
- Bristol
- Brookfield
- Brooklyn



POST ATI HOMEWORK:

Check out your town on the website, what's one thing that surprised you to learn?

<https://housingprofiles.psychousing.org/>

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HOMEConnecticut's Vision



HOMEConnecticut is working to **ensure everyone in Connecticut has access to safe, stable, accessible, and affordable housing in the community of their choice** by:

- Increasing rental assistance and investment in affordable housing
- Advancing housing quality, safety, and justice
- Removing barriers to affordable housing production



A Brief Story of HOMEConnecticut

2006

Launched as a cross-sector statewide campaign aimed at increasing the stock of affordable housing

IHZs

Voluntary, incentive-based land use program to support mixed-income housing development

HCT 2.0

2018 the campaign set new strategic goals and benchmarks

2020

Campaign's first legislative and administrative agenda.

2021

Major shifts in the affordable housing landscape and beginning of strategic planning process



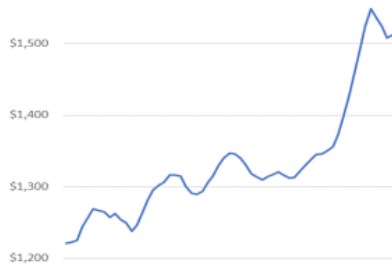
2023 Legislative Priorities

- a. Increase Investments in Housing Stability
- b. Bond Funding for Affordable Housing
- c. Advancing Housing Quality and Safety
- d. Prevent Weakening of Affordable Housing Law
- e. Zoning & Housing Development

Increase Investments in Housing Stability



Need



Statewide, rents have increased by 24% since 2017. More than 114,000 renter households spend more than half of their income on housing costs.

After receiving a housing voucher, many families struggle to find an available home in the location they want.

Solution

The state should add an additional \$72 million in both FY 24 & 25 to the DOH Housing/Homeless Services line to expand the Rental Assistance Program to support 4,800 more low-income households; and

The state should add \$5 million to the DOH Housing/Homeless Services line for housing navigation and mobility services to assist voucher recipients with finding homes.

Impact

Expanding RAP is a critical step toward addressing Connecticut's racial and economic inequities.

56% of Black renters in Connecticut are housing cost-burdened while only 12% of the population is Black.

Nearly all renters spending more than half of their household income on housing costs earn less than \$50,000.



Impact of Rental Assistance Program



“It’s been a huge benefit in our lives. I don’t know where me and my grandkids would be if I didn’t have the help of RAP. It has supplied us and helped us with stable housing, a very good area, and they are very happy.”

Tina Robinson

Excerpt from Expanding Access and Funding for the State Rental Assistance Program



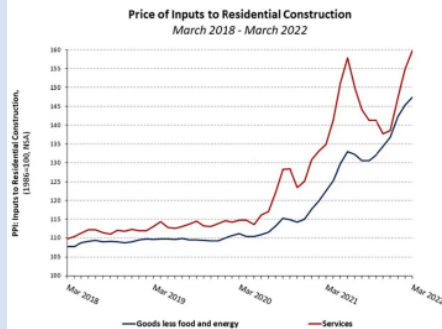
Bond Funding for Affordable Housing



Need

Connecticut has a shortage of at least 86,000 rental homes affordable and available for extremely low income renters.

Building materials prices have risen 33% since the start of the pandemic.



Solution

Authorize FY 2024/2025 bonding of \$150 million for the Affordable Housing FLEX Fund (including preservation of State Sponsored Housing Portfolio units), and \$75 million for the state Housing Trust Fund.

These authorizations represent a 50% increase over authorizations adopted in the 2022/2023 budget to account for increased development costs due to inflation and to increase the total number of affordable homes that can be funded each year.

Impact

The proposed increased bond authorizations could fund an additional 625 – 1,250 affordable homes annually and continue to support the critical revitalization of existing affordable homes in the State Sponsored Housing Portfolio.

A state investment in 100 units of affordable multifamily homes generates \$14.5 million in income while supporting 165 jobs during construction. In each year, the 100-unit development generates \$3.8 million in income and supports 42 jobs.



Advance Housing Quality and Safety



Need

Poor housing conditions are linked to increases in asthma, lead poisoning, lung cancer, and unintentional injuries leading to increased health costs, poor school performance, missed school and workdays, and even death.

Even when tenants do report concerns about their living conditions, towns and cities often do not have enough capacity to respond and monitor progress towards addressing the violations and improving housing conditions.

Solution

Create a \$5 million pilot program to support additional housing inspection and enforcement capacity in municipalities with a proactive residential rental licensing or inspection program that require regular inspections without the need for tenants' complaints and ensure landlords compliance with local health and housing code ordinances.

Impact

Where cities have codified proactive residential rental licensing or inspection regimes, a program of \$2.5 million per year would provide for additional staff and resources to carry out inspections and enforce violations.

This would help ensure that CT's cities and towns have the capacity and ability to proactively respond in a timely and on-going manner to resolve housing quality and safety concerns, and remove from tenants the burden of maintaining safe, stable housing options.



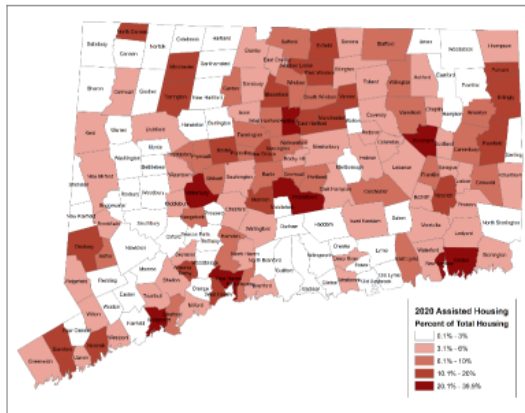
Prevent Weakening of Affordable Housing Law



What is the Affordable Housing Appeals List?

The Connecticut Department of Housing annually collects an Affordable Housing Appeals List that counts assisted housing for each municipality for purposing of determining exemption from §8-30g. **Municipalities with 10% or more of their housing units designated as assisted are exempt** from the act. The list is not a state determination that 10% of housing stock as affordable is a sufficient supply, nor is it a measure of the local need for affordable housing.

How has §8-30g worked since 1990?



More than 7,500 housing units with long-term affordability restrictions have been created through §8-30g. There have been about 180 court decisions involving about 110 development proposals. In recent years, developers have prevailed in about 75% of the cases. **In 2020, 31 municipalities are exempt from §8-30g** with a total of 133,216 assisted housing units representing 76.5% of the state's supply of assisted housing.

What is a Moratorium?

A moratorium provision added to the statute in 2000 encourages towns to work incrementally toward a more diverse housing supply. **Towns**

that add new Housing Equivalent Points equal to 2% of the town's housing stock can receive a 4-year exemption from the statute, giving towns time to plan and develop enough new affordable units to achieve additional moratoria and ultimately reach 10%.



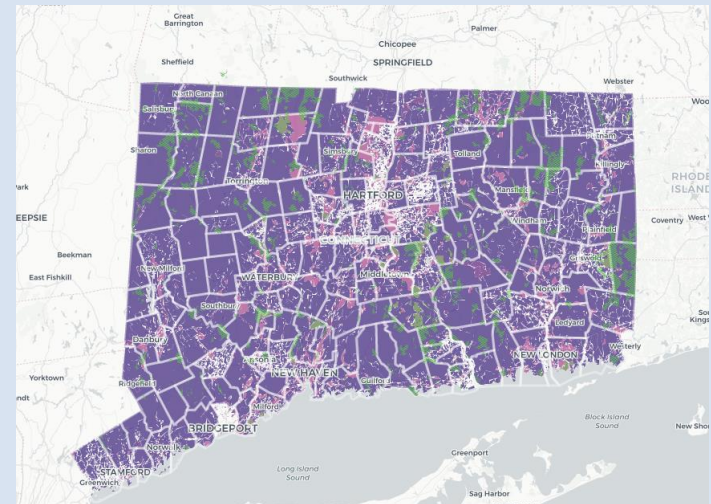
Zoning and Housing Development



Restrictive local zoning regulations play a significant role in the ongoing housing crisis in Connecticut.

These regulations prevent the creation of more affordable, accessible and diverse forms of housing.

They also block progress on economic prosperity, racial integration and environmental resiliency.



Where We Are



Legislative Update



Advocacy Across the Housing Continuum



*“What prevents at-risk people from falling into homelessness at high rates is simple:
They have more affordable-housing options.”*

- Jerusalem Demsas, staff writer for *The Atlantic*



Advocacy Across the Housing Continuum



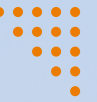
Not an “either/or” but a “both/and” effort!

Talk with your elected officials about how increasing access to and development of affordable housing *also* serve as a method for making homelessness a rare, brief and one-time experience in Connecticut.

[Stay connected with PSC and the HOMEConnecticut Campaign](#)



Audience Q&A



Go to www.menti.com and use the code **6896 0139**



**What is one new take away you are leaving
with from today's workshop?**



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SAVE
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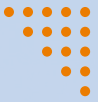
Connecticut Affordable Housing Conference

November 13 - 14, 2023

#CAHC2023

VIRTUAL EVENT

Additional Resources



Fair Rent Commission Factsheet



Last updated: 08.10.22

What is a Fair Rent Commission (FRC)?

It is a municipal board with the primary power to restrict rental charges in residential housing that are "so excessive as to be harsh and unconscionable." It holds hearings and makes decisions in response to tenant complaints in the same way as other municipal boards.

What does P.A. 22-30 do?

It requires each town with a population greater than 25,000 to adopt a fair rent commission ordinance in accordance with the Fair Rent Commission Act (C.G.S. 7-148b through 7-148f).

What standards does a FRC apply?

C.G.S. 7-148c lists 13 standards that must be considered if applicable. The most important are size of the rent increase, the landlord's operating costs, the condition of the premises, and the rents for comparable housing in the town.

What are the most common FRC decisions?

- A rent increase is reduced or denied.
- The landlord is required to phase in a rent increase.
- A rent increase is delayed until the landlord has complied with health and safety requirements or has made necessary repairs.
- The tenant's claim is denied.

Are complaints worked out without a hearing?

They often are. In addition, many FRC decisions are themselves compromises. When rent complaints are driven by the landlord's failure to maintain the property, the commission will often reinforce the town's code enforcement agencies by preventing a rent increase while awaiting compliance with code orders. When a fair rent complaint is generated by poor housing conditions, commissions will often request a code agency to make an inspection.

How expensive is a commission to the town?

Most towns that have fair rent commissions currently use existing staff to support a commission.

Why can't tenants just go to court?

With certain exceptions, Connecticut tenants have no right to challenge a rent increase except in a town with a fair rent commission. In the absence of a fair rent commission, a tenant who refuses to accept an increase can either move or risk eviction by refusing to pay the higher rent. Connecticut courts have no general authority to decide whether a rent increase is unconscionable or unfair.

Is this rent control?

No, it is completely different. It does not restrict rents generally and landlords remain free to charge whatever they want. It is triggered only by a tenant complaint and only by a showing by the tenant that the rental charge is "so excessive as to be harsh and unconscionable."



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Affordable Housing Near Transit in Connecticut

AN ANALYSIS AND RECOMMENDATIONS

December, 2022



MARCH 2023

WEALTH-BUILDING OPPORTUNITIES THROUGH AFFORDABLE HOUSING Case Studies



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pschousing.org



References

- [Stay connected with PSC and the HOMEConnecticut Campaign](#)
- [2021 Affordable Housing Appeals List: Analysis and Recommendations \(PSC\)](#)
- [2023 Connecticut Housing Profile \(NLIHC\)](#)
- [Preliminary Analysis: Eviction Filing Patterns in 2022 \(Eviction Lab\)](#)
- [Housing Data Profiles \(PSC\)](#)
- [Legislative Priorities | Partnership for Strong Communities \(PSC\)](#)
- [2022 Webinar: Expanding Access and Funding for the State Rental Assistance Program \(PSC\)](#)
- [2022 Toolkit: Fair Rent Commissions in Connecticut \(HCT\)](#)
- [PSC and Partners Hosted an Affordable and Fair Housing 101 Workshop; 2023 \(HCT\)](#)
- [Opinion: Segregation masks CT's lack of adequate housing \(CT Mirror\)](#)
- [2023 Connecticut Housing Market Overview \(Redfin\)](#)
- [Connecticut rental vacancy rates are the lowest in the US, leaving renters with few options; 2022 \(CT Public Radio\)](#)

Questions?

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