ADDRESSING CONNECTICUT’S EVICTION CRISIS

POLICY OPTIONS FOR SHORT-TERM REFORMS

EXECUTIVE SUMMARY

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Stable housing is one of the basic requirements for family well-being. Many households living in rented properties find their access to stable housing threatened. An eviction occurs when a property owner dispossesses a tenant of a residence.1 Towards the end of last year, 39 percent of Connecticut renters who were not current on their rent payments felt they were likely to face displacement due to eviction in the next 2 months. The rate is 54 percent for Black renters and 56 percent for Hispanic or Latino/a/x renters.2 The imbalance between income and housing costs triggers eviction by making housing unaffordable for many households.

Displacement refers to the involuntary relocation of current residents, which includes eviction.3 Eviction presents a form of displacement that affects renter households and disproportionately affects lower-income households and households of color, effectively locking them out of stable and safe housing. Evictions can also affect seniors on a fixed income, raising concerns about their housing security and forcing them out of communities they have called home. Evictions are often a product of an inability to pay rent, and addressing evictions will require managing affordability and supporting households’ income. The pandemic highlighted the dangers of evictions, and significant interventions were introduced to provide immediate protections for tenants. However, many of these protections have ended, and in March 2022, Connecticut’s monthly eviction filings rate was at its highest since 2017. The comparatively high rate of eviction filings presents a housing justice concern with profound and often racialized consequences and calls for a reflection on the best way to address the problem and protect tenant households facing this threat.

Connecticut Voices for Children embarked on a housing affordability project beginning in the fall of 2021. We interviewed an array of experts in the field as well as conducted literature reviews on various pieces that studied the systems that allow for affordable housing. The results of this multi-year project will be two reports. This report (the first in the two-part series) focuses on important measures that can be taken in the short term to protect tenant households. Grounded in interviews with experts covering the most significant problems that contribute to exposing families to the threat of evictions, it includes data analysis and recommendations for policy changes that would make a difference. Solutions to the eviction crisis cannot evade the long-standing problem of inadequate housing supply, which is the focus of our second report in this series. However, in the short term, some measures could address some of the immediate issues putting tenants at risk.
**CONNECTICUT’S EVICTION CRISIS**

**Housing Affordability is directly tied to evictions.**
Housing affordability refers to the challenge a household faces in balancing housing and non-housing costs relative to income⁴ and is linked to the increased threat of eviction.

- Connecticut households are more likely to be burdened by housing costs than households in the U.S. as a whole.
- Data on evictions shows that the high cost of rent relative to income is directly linked to the eviction filing rate in Connecticut towns.
- Towns in Connecticut with lower median incomes are likely to have higher rates of eviction filings.

**Evictions adversely affect communities and renter households.**
- Eviction leads to increased economic hardship and the risk of falling into poverty.
- Evictions are linked to poorer physical and mental health outcomes for families and communities.
- Evictions are harmful to families and children.
- Research shows that evictions negatively affect school attendance.
  - In Connecticut, higher eviction filing rates also show a relationship with increased rates of chronic absenteeism.

**High rents and relatively lower income propel a cycle of evictions.**
- Many households have found themselves burdened by rent because rent across the country has risen faster than wages.⁵
- Emergencies, unexpected costs, or reduced income could increase difficulty in paying rent, particularly for lower-income households.
- Tenants already burdened by rental costs will likely be unable to afford a lawyer, and without legal counsel, tenants could lose out in cases where they could have remained in their homes.⁶

**REFERENCES**
POLICY RECOMMENDATIONS

What’s been working and what hasn’t from the pandemic-era policy solutions?

- Lessons learned from pandemic era policy solutions
  - Programs that include direct financial assistance and increased access to legal resources reduce evictions.
  - Government intervention is necessary to increase tenant power against landlords in the uneven housing relationship.

- Impact of pandemic-era interventions on evictions in Connecticut.
  - Several federal and state programs were introduced during the pandemic to prevent evictions and stabilize households.
  - There were fewer eviction filings, and fewer renters faced the threat of eviction during the months when the moratoria were in effect.
  - The months when financial assistance programs were active had fewer eviction filings and fewer renters facing the threat of eviction.

Post-pandemic era policy options for immediate support

- We recommended policies for income and income equivalent supports
  - Make Connecticut’s Property Tax Credit (CT PTC) fully refundable and available to renters.
  - Create a permanent Connecticut Child Tax Credit (CT CTC) and permanently increase the Connecticut Earned Income Tax Credit (CT EITC).
  - Increase funding for rental assistance and mandate that decisions on applications for rental assistance be received before a property owner can file for eviction.
  - Expand and sustain funding for Connecticut’s Right to Counsel Program (CT-RTC), giving more low-income tenants the right to a lawyer in eviction cases.

- We also make recommendations to strengthen tenant protections.
  - Expand ‘good cause’ eviction protections to protect tenants from evictions in cases where they had no fault.
  - Place restrictions on excessive rent increases by introducing rent increase caps.
  - Protect and empower tenants to engage with fair rent commissions by recognizing tenants’ unions and allowing their active participation in fair rent commission processes to make them more effective in dealing with excessive rent increases and other tenant grievances.
  - Connecticut should introduce laws that mandate landlords to provide tenants with energy cost information before lease signing, protecting tenants from unanticipated energy costs and empowering them with information on their potential housing cost.