ADRESSING CONNECTICUT’S EVICTION CRISIS

POLICY OPTIONS FOR SHORT-TERM REFORMS

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MARCH 2023
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 It disproportionately affects Black and Hispanic or Latino/a/x households, further pushing them into socioeconomic hardship and making housing stability even more unattainable. The imbalance between income and housing costs triggers eviction by making housing unaffordable for many households.

**CONNECTICUT’S EVICTION CRISIS**

**Housing affordability is directly tied to evictions.**

- 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.²
- 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.³
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 recommend 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.