ADDRESSING CONNECTICUT’S EVICTION CRISIS

POLICY OPTIONS FOR MEDIUM AND LONG-TERM REFORMS

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Data walks are community-oriented events where data and research are presented accessibly to interested parties, followed by a discussion.

Deaths of despair are a collective mortality category that includes suicide, drug overdose, or alcohol-related deaths.

Displacement refers to the involuntary relocation of current residents of a house because of factors such as foreclosure, eviction, rent increases, environmental catastrophe, or condemnation of the house.

Eviction is a process where a tenant is forced to move out of a property by the owner.

Eviction filing is a property owner submitting a summons and complaint to the court to legally remove a tenant from their property.

Exclusionary housing supply regulation refers to enacting laws and other barriers to constrain housing development and supply.

Formal eviction is an eviction through the court system.

Housing cost-burdened refers to a household spending more than 30 percent of annual income on housing expenses, including rent, mortgage, and utilities.

Inclusionary zoning refers to zoning ordinances that require that a share of new or rehabilitated property developments be affordable to low or middle-income residents.

Informal eviction is an eviction without a claim ever being filed in court, where tenants are made to move out of their homes after receiving a request, warnings, or threats from their landlord.

Land banking is the creation of public authorities or non-profit organizations to acquire and hold onto properties by improving them for the community’s benefit.

Receivership is a legal process that enables a court-appointed receiver to take control of a property that is in disrepair or abandoned.

Section 8-30g, or the affordable housing appeals procedure, is a section of Connecticut’s law promoting affordable housing development. Unless 10 percent of a town’s housing stock is considered affordable, a developer willing to build housing with affordable units can challenge the town for rejecting the development proposal. The procedure places the burden of proof on municipalities to defend their decisions to reject affordable housing development applications or approve them with costly conditions.
The right to counsel is a defendant’s right to a publicly funded attorney in court cases where they cannot afford one.

Transit-oriented developments are compact, mixed-use developments strategically located within a short walk of public transportation facilities.
A stable and adequate home is essential for a productive society that promotes educational attainment and healthy development for children and allows families to thrive in their communities. However, in Connecticut, thousands of renters are displaced annually due to evictions. An eviction occurs when a property owner dispossesses a tenant of a residence. Roughly 34 percent of Connecticut’s households live in rented homes, with 59.4 percent of Black and 63.1 percent of Hispanic or Latina/o/x households living in rented houses. In Connecticut, the threat of eviction is linked to the relatively large share of renters who struggle to afford rent. Also, since the pandemic-era government programs have ended, renters are exposed to the threat of evictions with few protections. As of November 21, 2022, there were 20,585 evictions filed in the state last year, making it the highest number of eviction filings since 2017. This housing insecurity places many lower-income households in a cycle of hardship.

The threat of evictions is a significant feature of housing instability brought on by economic injustice, inadequate housing supply, and legal structures that fail to protect tenants. Evictions often result from an inability to pay rent, and tackling evictions will require addressing housing affordability. Rent in Connecticut is relatively expensive; for instance, in 2021, the state was ranked the 10th least affordable based on its rent-to-income ratio. Research has also shown the racialized prevalence of evictions across the state, creating increased hardship for Black and Latina/o/x households. Between the limited housing options for lower-income households and practices such as tenant screening, the prevalence and impact of evictions entrench existing economic injustices. For instance, a record of an eviction case with the courts could negatively affect a tenant’s ability to find suitable housing regardless of the outcome of the eviction case. This effectively locks many families in disenfranchised communities and limits their opportunities to find suitable housing and build wealth.

Connecticut Voices for Children (CT Voices) began a housing affordability project 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 have resulted in two reports. The first report, published in March 2023, focused on essential measures that can be taken in the short-term to protect tenant households facing the threat of eviction. This is the second report, and it addresses long-term policy solutions to the eviction crisis. Like the first report, this report is grounded in interviews with experts covering the most significant problems that contribute to exposing families to the threat of evictions and includes recommendations for policy changes that would make a difference. The report proceeds in two sections.

In the first section, we look at the eviction crisis in Connecticut. We start by considering the relationship between housing affordability and eviction, highlighting the housing cost burden in the state, its connection with evictions, and the racialized threat of evictions. We also examine the trends in wages, cost of rental housing, and housing production.

The second section presents policy changes that could bring lasting solutions to the eviction crisis. To develop our policy recommendations, we draw upon our research findings, insights from interviews
with housing experts, and feedback from community members who participated in our data walks. Our proposals include medium-term and long-term measures that could break the cycle of housing insecurity and build lasting solutions. Specifically, we recommend strengthening policies for affordable housing development and changes to enhance housing security and stability.

We conclude the report with an overview of the key findings.
In Connecticut, many families regularly face the threat of eviction. This section examines the underlying causes of evictions and highlights the risks involved. It is divided into two subsections. The first gives an overview of the housing cost burden for renters highlighting its relationship with the prevalence of eviction. The second subsection delves into the impact of evictions on Connecticut residents, shedding light on their adverse effects.

The Relationship between Housing Affordability and Eviction

Evictions are strongly tied to the relative burden of housing costs. Many evictions and other types of forced displacement in the United States occur due to challenges in accessing secure and reasonably priced housing. This issue presents more challenges for lower-income renters consistently left with fewer housing options. This subsection examines the relationship between evictions and the affordable housing crisis, approaching it in three parts. First, we introduce housing affordability, exploring data on the housing cost burden. Next, we explore how housing affordability is linked to the prevalence of eviction filings across the state. Finally, we examine trends in Connecticut’s rent costs, wages, and housing production.

Renters and the Housing Cost Burden

The term housing affordability denotes the difficulty that a household experiences in managing housing and non-housing expenses in proportion to their income. One way of assessing housing affordability is by measuring the housing cost as a percentage of income. When a household expends 30 percent or more of its income on housing-related expenditures, including rent or mortgage payments, insurance, utilities, and property taxes, they are considered housing cost-burdened. For renters, the rental burden measures the share of income spent on rent and utilities. More than 32 percent of households in the U.S. spend 30 percent or more of their income to cover housing costs.
Connecticut households are more likely to be burdened by housing costs than households in the U.S. as a whole. The data in Figure 1 show the percentage of cost-burdened households in Connecticut based on the 2021 American Community Survey (ACS). In Connecticut, 35 percent of households spent 30 percent or more of their income towards housing, while 52 percent of renters spent 30 percent or more on housing-related expenditures. Based on these estimates, a higher percentage of renters, homeowners with mortgages, and homeowners without mortgages in Connecticut are burdened compared to the U.S. as a whole.

As highlighted in these statistics, the demand for affordable housing remains high as many households spend an unsustainable share of their income on housing costs, including rent, mortgage payments, insurance, property taxes, repair costs, and utility bills. This issue is particularly challenging for renters, who face an even more significant burden.
Housing Affordability, Evictions, and its Racialized Prevalence

When the cost of rent relative to income is disproportionately high, families are at a greater risk of eviction. Studies indicate that the housing cost burden significantly contributes to evictions, particularly for low-income households. An inability to pay rent is often cited as the reason for eviction proceedings. This is particularly worrying for low-income households and seniors on a fixed income who face the challenge of balancing a fixed income against escalating rental expenses, leading to an ever-increasing rental burden. Here we consider the relationship between rent affordability, evictions, and eviction’s racialized prevalence.

Figure 2. Rental Burden and Eviction Filing Rates in Connecticut Towns, 2019

Connecticut towns with high median rents relative to median income have higher eviction filing rates. As Figure 2 shows using data from 2019, there is a strong relationship between median rent and eviction filings in Connecticut towns. Specifically, eviction filing rates tend to increase as the cost of rent relative to income increases. For instance, Darien had a median rent that was 13 percent of the median household income, with an eviction filing rate of approximately 1.7 per 100 rental units. In comparison, Waterbury’s median rent was 27 percent of its median household income, with an eviction filing rate of 7.6 per 100 rental units.
High rates of eviction filings disproportionately impact towns with a higher percentage of Black and Hispanic or Latina/o/x residents. Using data from 2019, Figure 3 shows the percentage of residents identifying as Black\textsuperscript{11}, Hispanic or Latina/o/x, and the number of eviction filings per 100 rental units in each town. For example, in New Canaan, where the eviction filing rate is 0.9 per 100 rental units, only 6.9 percent of residents identified as Black or Hispanic. Conversely, in Bridgeport, where the eviction filing rate was 6.7, 75.9 percent of residents identified as Black or Hispanic.

The key finding that locations with a larger share of Black and Hispanic or Latina/o/x residents are linked to higher eviction filing rates is a relationship that scholars have found across the country at the national, state, and municipal levels.\textsuperscript{12} The racial wealth and income gaps further contribute to these inequities. Even after controlling for income, property value, and other factors, the racial makeup of a neighborhood remains a significant predictor of eviction rates.\textsuperscript{13}
A larger proportion of Black and Hispanic or Latina/o/x households are behind on rent and at risk of eviction compared to the state average. As shown in Figure 4, the percentage of renters not current on their rent payments is 16 percent of renters in Connecticut. However, the percentage is even higher for certain racial and ethnic groups. For Hispanic and Black renters, it is 26 percent and about 27 percent, respectively, whereas for white renters it is 9 percent. It is thus 63 percent and 66 percent higher for Hispanic and Black renters, respectively, compared to the state average. Furthermore, of the renters in Connecticut who are not caught up on rent, almost 39 percent face the possibility of eviction, and the risk is even higher for families of color. In particular, for Black and Hispanic renters who are not caught up on rent, those facing the likelihood of eviction were around 54 percent and about 57 percent, respectively. Meanwhile, white renters who are not caught up on rent are comparatively better off, with only about 34 percent facing the threat of eviction.

The data showing the racial disparities in rent arrearage and the likelihood of evictions highlights a systemic issue of racial disparities in Connecticut. A recent analysis of court records from 2017 to 2021 by CT Data Collaborative and the Connecticut Fair Housing Center confirms this issue. The report found that Black and Hispanic or Latina/o/x defendants in eviction cases were disproportionately represented. Specifically, Black renters were three times more likely to face eviction than white renters were, while Hispanic or Latina/o/x renters were twice as likely. These findings are a continuation of historical patterns of racial and socio-economic inequities in housing security and homeownership, which have led to a housing system that is less favorable for people of color.
The relationship between racial composition and eviction rates in Connecticut towns illustrates the pervasiveness of this issue throughout the state. Evictions result from the housing affordability crisis in Connecticut, which is worse than the national average. Renters are disproportionately impacted, as many households allocate an unsustainable portion of their income to housing expenses. This burden is especially heavy for low-income families in relatively expensive municipalities, where income does not match housing costs, leading to a heightened risk of eviction filings. Unfortunately, the threat of eviction is further racialized, with Black and Hispanic or Latina/o/x residents facing a higher risk. This finding underscores the need to address racial disparities in housing security and affordability in Connecticut.

**Trends in Rent Costs, Income, and Housing Production.**

We have established the link between housing affordability and the eviction crisis. It is now important to consider the underlying trends contributing to the housing affordability crisis that fuels the eviction crisis in Connecticut. One factor is the high cost of rent, which we have previously discussed. Connecticut residents must pay a larger share of their income towards housing, making it increasingly difficult to afford rent. Therefore, analyzing the changes in median rent costs and income in the state is essential. Another critical factor is the trend in housing production, which is directly linked to housing affordability. By examining these trends, we can better understand what they mean for the affordability of housing in Connecticut.
From 2005 to 2021, inflation-adjusted growth in the median gross rent has outpaced inflation-adjusted growth in the median household income. As shown in Figure 5, by 2021, median rent had increased by 7 percent from 2005, adjusting for inflation. Additionally, in 2021, the median annual income for renter households was 2 percent lower than the inflation-adjusted median household income for renters in 2005. Moreover, the state’s median household income was 3 percent lower in 2021 than it was in 2005. This widened gap between incomes and rents has put many residents at an increased risk of overburdening, where a significant proportion of their income goes towards paying rent. Despite inflation-adjusted median incomes largely remaining below 2005 levels since 2010, inflation-adjusted rent has increased. This alarming trend indicates that the issue of housing affordability has become even more acute in recent years, posing significant challenges for renters in Connecticut.

After the 2008 recession, we can observe a change in the trend. Recessions tend to impact income and rent costs differently. Household income has taken a hit nationally with wage losses and loss of employment since the recession of 2008. Rents are usually sticky and rarely decrease. Unlike wages, recessions do not necessarily lead to reduced rents. In the immediate aftermath of the 2008 recession, rent costs increased before stabilizing. COVID-19 has also impacted the gap between household income and rent costs, as we observed a reduced median household income without a corresponding decrease in median gross rent. However, several scholars have suggested that examining the scarcity of available housing could shed more light on Connecticut’s exorbitant cost of housing.
The limited supply of affordable housing is a significant driver of evictions, and this trend is likely to continue in a housing market with an inadequate availability of affordable housing. Landlords can charge higher rents due to the shortage in housing supply, creating a housing affordability problem. Research has shown that the cost of replacing a tenant is much higher where there is slack in the market, discouraging landlords from pursuing evictions. However, this scarcity is often artificial and often associated with exclusionary supply regulation, which refers to the implementation of laws and other restrictions that limit housing development and supply. This kind of regulation has been linked to a decline in housing affordability. The limited supply of affordable housing units creates fierce competition among potential tenants, which in turn amplifies the incentive for eviction since landlords can easily find new tenants to fill those units. This reality reduces the options for lower-income households, those who have faced involuntary displacement, or those seeking a voluntary move for work, change in family’s situation, or other reasons. To examine housing production in the state, one can analyze the housing permit data published by the Connecticut Department of Economic and Community Development, which provides statistical insight into the number of new residential constructions in the state.

Figure 6: Annual Housing Permit issued in Connecticut, 1990 - 2021

Source: Connecticut Department of Economic and Community Development
There has been a drastic decrease in the number of housing permits issued annually in Connecticut over the past few decades. As shown in Figure 6, trends in the number of housing permits issued since 1990 show a noticeable change since the late 2000s, indicating a decrease in the number of houses built. The impact of the 2008 financial crisis can be observed, with the annual number of housing permits dropping sharply in 2008 and not reaching pre-recession levels since then. This trend has persisted until 2021. The limited housing supply resulting from this trend increases housing scarcity as it indicates a drastic slowing down of housing production. This in turn leads to higher costs of housing.

Limited housing supply can have an impact on evictions through several mechanisms. A shortage of available housing can drive up the cost of rent, making it difficult for tenants to afford their monthly payments and resulting in more people falling behind on rent and facing eviction. Additionally, when there are fewer available units, landlords may be less willing to work with tenants to resolve issues that could lead to eviction. In a competitive housing market, landlords may be more likely to evict tenants perceived as difficult or problematic and fill the unit with a more “desirable” tenant quickly, leading to a cycle of evictions. This can make it difficult for tenants to find adequate housing, forcing them into overpriced tenements where they live again under the threat of being evicted. Therefore, the trend of limited housing supply must be addressed as part of any plans for lasting solutions to the eviction crisis.
Eviction's Profound Impact on Communities

The impact of evictions on vulnerable communities and households has raised concerns among many experts who argue that they are a symptom of structural racism and persistent economic inequality. Housing stability is crucial to an individual’s health and financial well-being, and evictions can worsen these issues for those already struggling to attain housing stability. In this subsection, we examine the research that shows how evictions have long-term adverse effects on communities, perpetuating a cycle of economic hardship across generations. Additionally, we delve into the perspectives of housing practitioners on how evictions harm communities in Connecticut.

Eviction and the Reproduction of Socioeconomic Hardship

An eviction filing or judgment increases housing instability. Evicted renters are more likely to move into homeless shelters, and due to the costs accrued during the eviction process, they are less likely to find adequate and safe housing. Therefore, it generates a ripple effect for those impacted from the start. It is well established that economic factors, as well as other struggles in terms of health, etc., increase the chances of eviction. However, eviction can reproduce poverty and financial hardship. Researchers have produced many findings on how evictions could further propel a precarious downward housing and socio-economic spiral for evicted tenants.

Eviction can cause housing instability, forcing families to move frequently or become homeless. Residential mobility is more likely for individuals who received an eviction order, but even eviction filings have been linked to spikes in homelessness and residential mobility. A study found that evictions increased the probability of staying at an emergency shelter to more than 300 percent of the non-evicted average in the first year of an eviction filing. This instability can disrupt employment, education, and health, making it difficult for families to climb out of poverty. Moreover, homelessness, reliance on emergency shelter use, and residential mobility are associated with increased socio-economic disadvantage, including reduced income, increased child poverty, food insecurity, and poor school performance.

Evicted families may have more difficulty finding safe and affordable housing, as landlords may hesitate to rent to tenants with eviction records. Tenant screening is now a routine part of the rental housing application process, with 90 percent of landlords using these services. An eviction filing automatically creates a court record that companies can easily access for tenant screenings, which is used to deny tenant applications. Landlords often prioritize eviction records when screening tenants, alongside other factors such as credit scores, income, and job history, making it challenging for displaced families struggling financially. These challenges limit housing options, leading to further instability, and may force families to settle for inadequate, overpriced, or unsafe housing, increasing the likelihood of future eviction.

The stress and trauma of eviction can harm tenants’ mental and physical health, making it more challenging for them to maintain stable employment and care for their families. In addition to worsening poverty and economic hardship, evictions can reduce productivity, increase healthcare costs, and limit education and training opportunities. Studies conducted in New Haven and New York City indicate that evictions are linked to persistent mental health issues, such as anxiety disorder, post-traumatic
stress disorder, and suicidal ideation.32 Furthermore, evictions are closely associated with deaths of despair, including suicide, drug overdose, and alcohol-related deaths, which are related to low economic opportunity and mental health-related stressors.33 Research shows that providing stable housing can improve the health of those experiencing these struggles, underscoring the adverse role of displacement through eviction.34 Poor health or death in a household could make socio-economic mobility even more complicated, especially for children. The resulting health-related costs and lost earnings further deepen the financial hole for evicted tenants.

**Evictions are linked to a deterioration in earnings and employment.**35 From the eviction filing itself, the stress of dealing with the eviction process and looking for alternative housing could reduce job performance and lead to missed workdays. Tenants facing eviction tend to have more difficulty finding adequate housing, which could mean taking off extended time from work to find housing. Eventually, they may be forced to settle for housing in an inconvenient area or far from their place of employment, and soon they may have to move again.36 This translates to potentially reduced work hours, lower earnings, and, in some cases, job losses. In many ways, for working families with low income, it is a losing battle. The adverse effects of evictions on the employment rate are also racialized against Black renters.37

**Eviction can be expensive, as tenants may face legal fees, unpaid rent, and moving costs, further reducing financial security.**38 The resulting strain from eviction can exacerbate poverty and economic hardship for families struggling to cover basic needs such as food, healthcare, and education. In cases where families face rent debt, they may have already depleted their savings and lack the means to pay off the owed amount, especially if it is a substantial sum.39 This frequently leads to unpaid rent or damages, resulting in debt and ongoing financial difficulties, including relocation and storage expenses.40 Moreover, eviction often entails leaving behind possessions and personal belongings, causing emotional distress and material implications like losing work equipment or essential items needed for daily living. Tenants may also have to move further away from their job, increasing transportation costs and making it harder to maintain employment.41 As a result, people often accumulate debt and may have to take out loans or use credit cards to cover their expenses. However, indebtedness can harm tenants’ credit scores, making it harder for them to access credit in the future. This limitation on their ability to secure loans, obtain housing, or start businesses further exacerbates poverty and economic hardship, continuing a cycle of instability and insecurity.42

**The impact of eviction is not limited to individuals or households facing eviction but extends to their communities, with negative consequences for community cohesion, divestment, and residential segregation.** Studies have found that neighborhoods with high eviction rates experience less social cohesion, lower community engagement, and adverse economic outcomes, which can contribute to higher crime rates.43 For example, a study conducted across seven cities in the U.S. found that higher eviction rates were linked to a decrease in community engagement in addressing neighborhood problems.44 High tenant turnover, which is a result of evictions, can gradually lead to disinvestment in communities, creating barriers to a healthy environment where all residents can thrive due to the resulting lower social connectedness to the neighborhood.45 Moreover, research shows that evictions tend to concentrate lower-income households in less desirable areas, further exacerbating segregation.46 Consequently, with more evictions, the socio-economic characteristics of a community worsen, which is economically disadvantageous for the community as a whole.
The consequences of eviction are extensive and can have intergenerational impacts on families, perpetuating poverty and financial difficulty. Eviction restricts access to secure and affordable housing, worsens economic burdens, and can lead to psychological trauma, emotional strain, and poor health. These factors, in turn, limit housing options and often force families to settle for inadequate, overpriced, and unsafe housing, exacerbating housing instability and perpetuating poverty. A multifaceted approach is required to break this cycle, addressing both the immediate needs of families facing eviction and the systemic issues contributing to housing insecurity and inequality.
Voices from the Front Lines: Insights from Housing Professionals on the Eviction Crisis in Connecticut.

As part of our research, we interviewed several housing practitioners to gain a better understanding of Connecticut’s eviction crisis. The practitioners highlighted the dangers of evictions and emphasized their lasting impacts on Connecticut residents. Moreover, they stressed the significance of tackling eviction issues to address racial and economic justice and family stability concerns, noting that insufficient prevention measures could exacerbate eviction-related problems. In this part, we share some of the insights we gained from these interviews.

Evictions are deeply destabilizing for families and communities. During the interviews, the housing practitioners emphasized the crucial role of housing and the cruelty of evictions, including the short-term and long-term adverse outcomes they cause. One interviewee underscored the high stakes in eviction and housing issues, stating, “[These are] people’s lives, their ability to be with their family, their ability to have some baseline level of sanity.” Another interviewee took a more positive approach to deliver the same message, highlighting how preventing evictions can stabilize housing, families, and routines, especially for children stating, “Their education is not displaced, and healthcare is not displaced.” In other words, evictions have far-reaching consequences, destabilizing families and children in multiple ways. Furthermore, instability caused by evictions can have cascading effects on tenants, landlords, and the community at large. The costs of evictions include legal fees, moving expenses, and other financial burdens that can ultimately burden the community and the state. Therefore, it is crucial to prioritize eviction prevention, as the cost of inaction on the issue is high.

Historical and systemic barriers leave many without the infrastructure that should protect them from evictions. During our interviews, it was widely recognized that women, as well as Black and Latina/o/x renters, were most likely to face evictions. Unfortunately, these groups face unofficial barriers to accessing the help they need to avoid evictions. An attorney we interviewed highlighted how women with children living in poverty, particularly Black women with family responsibilities, find themselves overwhelmed. “They may already be navigating different systems regularly, so when they get eviction papers from a landlord, they are already drained. They may decide they will have to deal with it later.” This propensity not to act fast can have dire consequences, as missing a deadline can exacerbate the risk of eviction.

To explain these issues further, one of those interviewed described how navigating the system for him as a white college-educated man might not reflect the experiences of others. They highlighted that historical reasons could explain why Black and immigrant communities may not favorably navigate the housing legal system as readily as those who grew up confident that it would always protect them. The communities most affected have endured years of intergenerational racism and poverty. They may live in neighborhoods that have been “ghettoized,” so they may hold little confidence in the system. They state, “The system is pitted against them in so many ways, and that’s proven so many times over in their life experience.”

Evictions and the threat of evictions perpetuate housing and racial injustice. The people we interviewed expressed that the current eviction process in the state creates a system that entrenches existing issues of housing injustice and adverse outcomes for people of color. This system contributes
to an exploitative rental market where some landlords use the fear of evictions or the fact that eviction or criminal records have shut people out of adequate rental housing to keep them in poorly maintained units. As one interviewee mentioned, “Landlords can create hostile living conditions, such as aggressively raising the rent or refusing to do any maintenance, causing the tenant to be coerced out of housing without the formal eviction process.” Unfortunately, they explained that tenants often do not fight back against these conditions, fearing that evictions on their record would bar them from future rental opportunities.

One interviewee wanted to emphasize how the issue of tenant screening and “blacklisting” perpetuates housing injustice. The “Scarlet E” of evictions creates a system of fear and traps tenants in substandard housing or without housing. They explained, “Maybe the landlord is mistreating them, but because that landlord started an eviction against them several years ago and withdrew it, they’re trapped there and can’t find anywhere else to go.” Based on years of experience working on the legal issues associated with tenant screening practices, the attorney explained that these issues feed into racialized housing, keeping Black residents locked in poorly maintained housing despite high housing costs. An eviction record would prevent tenants from finding safe and suitable housing even if the case was ultimately dismissed.

The interviews revealed a widespread recognition of the lack of proper metrics to measure the full scale of evictions. Nevertheless, all interviewees emphasized that the detrimental effects of evictions should not be overlooked. They also highlighted the unequal distribution of evictions in historically marginalized communities, along with the disproportionate racial and gendered distribution of those affected. Furthermore, the interviews revealed that there are formal and informal obstacles to preventing evictions in Connecticut, as well as underlying problems contributing to the potentially exploitative nature of the eviction process. All interviewees expressed the urgency of addressing these issues and had confidence in the state’s ability to do so.
The research has shown some of the measures that could effectively protect Connecticut’s families from the threat of evictions. In addition, after interviewing the housing experts, we received suggestions for policy changes based on their experience working with Connecticut residents. We also presented our findings to community members over two data walks, which included community leaders and tenants, some of whom have lived experiences of eviction and housing instability. Participants showed profound insight and awareness of these issues during the data walks. They shared their experiences, views on lasting solutions, and thoughts on policy changes that could be helpful. This section presents policy suggestions based on our research findings, insights from housing experts we consulted, and feedback gathered from participants during our data walks. In our first report in the series, we included short-term policy solutions such as rent stabilization, expansion of the right-to-counsel program etc. The proposals here deal with medium and longer-term measures. The proposals include recommendations for investment in affordable housing development and changes to increase access to stable and secure housing.
Policy Recommendations to Strengthen Affordable Housing Development

In this report, we have highlighted the link between housing affordability and evictions. Reflecting a commitment to housing initiatives, Connecticut has recently approved a two-year bonding package this year, which includes nearly $1 billion in financing from the general assembly. This funding aims to significantly expand housing options within the state. While the state has set goals for affordable housing developments and incentivizes housing development through tax credit programs and legislation that encourage affordable housing development, more needs to be done to achieve these goals. This subsection presents recommendations for increasing housing development to meet Connecticut’s housing needs and prioritizing the strengthening of existing laws and funding.

The Connecticut General Assembly could provide “sticks” in addition to the “carrots” already available to incentivize municipalities to promote affordable housing development as proposed in HB 6890 of 2023 and SB 172 of 2021. Increasing the supply of affordable housing is a powerful solution that will increase housing security for low-income and middle-income households. Connecticut’s affordable housing statutes include a provision that enables developers to challenge denials of proposed new developments that contain affordable housing in Sec. 8-30g of the Connecticut General Statutes (i.e., The Affordable Housing Land Use Appeals Act). The procedure places the burden of proof on municipalities to defend their decisions to reject affordable housing development applications or approve them with costly conditions. Municipalities with at least 10 percent affordable housing supply are exempt from the statute. While 8-30g has been credited with increasing the supply of affordable housing units, only 31 of Connecticut’s towns have met the 10 percent threshold, as affordable housing development has been met with steep resistance from residents of some towns. Research has shown that fears of the negative impact of building more affordable housing are not based on research-based facts, but towns continue to find new ways to block these developments. While Connecticut provides an array of incentives through tax credits for developers to build affordable housing, there is still room to further incentivize municipalities. Lawmakers must directly align these goals with taxes and funds to strengthen existing policies promoting the development of affordable housing for low and middle-income households. Below are several possible approaches.

• As previously proposed by Senator Martin Looney and us, ensure towns meet their affordable housing development minimums by levying a tax on higher-valued homes. In the 2021 legislative session, this proposal was made in SB 172. The revenue from the tax could then be added to a housing trust fund to subsidize affordable housing solely in communities that have not reached the 10% affordable housing threshold set out in 8-30g. This will incentivize wealthier towns to remove procedural barriers to creating affordable housing units. Even if wealthier towns still refuse to meet the 10 percent affordable housing units’ requirement, this measure could provide additional funding for towns that have met their housing requirements and want to develop more affordable housing.

• Discretionary grants for affordable housing development across the spectrum could be funded by the ‘affordable housing tax.’ This measure would provide capital for housing development, including single-family starter homes, and reward land-use reforms that promote the development of mixed-income housing and transit-oriented communities. Furthermore, it
would incentivize municipalities to form creative partnerships for housing development, ensuring that towns have the financial support to make affordable housing accessible for low and middle-income households.

- **Predicating state aid and grants to towns for infrastructure modification on their progress toward affordable housing development goals, as proposed in HB 6890 this past year, could be an effective strategy.** Some towns have resorted to other means to restrict the development of affordable housing and bypass 8-30g, including interference from neighbors in appeals, the potential misuse of eminent domain, and lack of appeal rights for applicants in decisions made by local water and sewer commissions. These factors can significantly impact the availability of public infrastructure. By firmly tying affordable housing to state aid and funding for sewer and other infrastructure modifications, municipalities could be incentivized to adhere to affordable housing goals.

The Connecticut General Assembly could create more incentives to encourage the construction of mixed-income housing in areas close to public transportation as proposed this past legislative session in HB 6890. Location is critical in housing affordability, as households may have to pay more in transportation costs to pursue cheaper rents. Research indicates that households that move far from work to find affordable housing spend much more of their savings on transportation. Thus, living near transit or in denser areas where they are closer to jobs, schools, local businesses, etc. can save families a larger share of their income. Inclusionary policies promoting transit-oriented development (TOD) can expand affordable housing stock. Transit-oriented development involves dense development of residential, commercial, and employment centers close to public transportation facilities. Such development can provide safe and affordable housing for lower-income families. Other states, such as New York, are prioritizing such development, as seen in Governor Kathy Hochul’s proposal to change zoning regulations for areas surrounding commuter rail or subway stations within three years, requiring minimum density to be determined within a half-mile radius of the train station. In Connecticut, the Low-income Housing Tax Credits (LIHTC) offer incentives for mixed-income development within walking distance of existing public transportation stations. However, more can be done to encourage such developments.

- **Connecticut could create a new discretionary state grant or prioritize more existing grants to target areas that promote mixed-income residential housing in transit areas, in addition to programs like the CT Community Challenge Grant and the step taken with SB 998 to use the MRDA in this fashion.** The state could use this to develop incentives for proactive station area planning and zoning for towns allowing them technical assistance and funding for such developments based on the municipality’s needs. This can also introduce flexibility in where these developments are located. Governor Hochul’s proposal includes incentives to support transit-oriented development goals, such as granting localities access to a $20 million planning fund and a $250 million infrastructure fund. These funds can be used to create plans and improve infrastructure in order to facilitate transit-oriented development. A similar program in Connecticut could incentivize towns to get on board.

- **Connecticut could mandate reduced parking requirements near bus and rail stations and multifamily housing as of right.** This will imply that the district permits the construction and habitation of multifamily housing without requiring any discretionary permit or approval in
these areas. This will increase the housing supply while reducing costs associated with public infrastructure.

- **Encourage public-private partnerships and interagency collaborations to build housing on government-owned property near transit.** Public-private partnerships have also included innovative utilization of real estate owned by transit agencies and can facilitate the construction of strategically located housing.\(^{67}\) For instance, the Washington Metropolitan Area Transit Authority recently collaborated with Amazon to establish 1,000 affordable housing units at Metro stations. There have been similar collaborations between state agencies and municipalities, encouraging TODs in Austin, Atlanta, and Chicago.\(^{68}\)

- **To encourage the development of transit-oriented communities, legislation could prioritize discretionary infrastructure funding for towns that modify their zoning to promote such communities as proposed this legislative session in HB 6890.**\(^{69}\) This proposal aligns with recommendations from the Partnership for Strong Communities and Desegregate Connecticut and aligns the state’s transit-oriented development goals with the extension of existing infrastructure.\(^{70}\) By prioritizing communities that work toward these goals with infrastructural grants to support the needs of their residents, the state can ensure fair access to resources. Additionally, this measure can incentivize towns with ample opportunities for land use reforms to allow for the development of transit-oriented communities, addressing local barriers and concerns more efficiently.
The Connecticut General Assembly could increase funding for supportive housing as proposed in this past legislative session in HB 6707 & HB 6808, including housing for tenants struggling with mental health or substance use disorders. During our interviews, practitioners emphasized this point. These wrap-around services may include counseling, case management, and education services. In some situations, permanent supportive housing is necessary. The state has allocated substantial funds towards supportive housing, including capital funding for development and budget appropriations from the General Fund for rental subsidies and services through the Connecticut Supportive Housing Initiative. Other programs, such as the recently introduced Connecticut Housing Engagement and Supportive Services (CHESS) Medicaid supportive housing benefit, and funding from the Department of Mental Health and Addiction Services (DMHAS), have also helped. HB 5001 established a grant program for supportive housing facilities for persons with an intellectual disability or other developmental disabilities. However, more needs to be done to increase funding for supportive housing programs and expand their reach to support more people who are struggling with mental health and substance abuse in addition to investments in supportive housing for those living with developmental disabilities.

Connecticut has made progress in increasing the number of supportive housing units, with about 2,000 more available than a decade ago. However, the estimated need for 5,600 additional units underscores the urgent need for increased funding to achieve this goal. Providing permanent supportive housing to vulnerable individuals promotes stability, facilitates employment, and enhances health outcomes, which in turn benefits families.

While the required funding is substantial, the investment is worthwhile because of the associated improvements in health and well-being, as well as the potential cost savings for the state. Studies have shown that providing supportive housing is significantly less expensive than other forms of care, such as outpatient stays and emergency room visits.

The Connecticut General Assembly could increase investment in the remediation of blighted properties and put them back into productive use to benefit the communities where they are located. Connecticut has limited affordable housing units, and in addition to investing in more affordable housing units, rehabilitation of blighted or abandoned properties could be a vehicle for increasing housing affordability. While there may be local hurdles to housing development, investing in remediating affordable units to make them safe and habitable could be a vehicle for increasing Connecticut’s affordable housing stock. The state must continue to ensure the current housing stock remain reasonably priced and safe for human habitation. It can also revitalize neighborhoods and provide stability for its residents. There are several steps the state can take.

- The state can sustain and expand funding to municipalities to clean up blighted properties. In January 2022, the government awarded $17.9 million in state funding for the remediation of blighted property across the state. In December of the same year, $24.6 million was awarded for the remediation of other properties. Connecticut’s 2023 budget included $30 million in funding from the American Rescue Plan Act (ARPA) for lead case management and remediation and $50 million to support and invest in creating additional affordable housing across the state. Prioritizing remediation programs could help increase access to safe and affordable housing, and more funding could be provided for such programs. Expanding funding for remediation
programs not only promotes safer and healthier living conditions but also helps to increase the supply of affordable housing, which is critical in addressing the state’s housing crisis.

- **Loosen receivership laws to allow for private investment in the remediation of these properties in the same vein as HB 6892 which was passed in the 2023 legislative session.** Receivership is a legal process where a court-appointed receiver takes control of a property that is in disrepair or abandoned. The receiver is then authorized to take actions to bring the property up to code, maintain it, and eventually sell it. Allowing community groups and other organizations to acquire abandoned properties through receivership can help revitalize neighborhoods and promote affordable housing initiatives. This could be particularly useful in areas where property values have declined, and traditional methods of property acquisition are not feasible. Public Act 19-92 provided a mechanism for receivership but was limited only to municipalities with a population of 35,000 or higher. With the passing of HB 6892, the limit has been expanded to municipalities with populations of 15,000 and higher. Expanding this mechanism to other municipalities will be beneficial in revitalizing areas that have been neglected for years.

- **Municipalities could consider land banking as an alternative mechanism to property auctions when acquiring blighted properties.** Land banking involves the creation of public authorities or non-profit organizations to acquire and hold onto properties for the community’s benefit. This process can provide a cost-effective way of acquiring blighted properties, as they can be purchased at a lower cost than traditional ones. Additionally, land banking emphasizes transferring property titles to community-run entities in the state, ensuring that properties are used for the benefit of the local community. By using land banking, community-run entities can take control of blighted properties and undertake renovation and redevelopment activities that align with the community’s needs and priorities. This approach can help stimulate local economic development, create job opportunities, and improve the quality of life for residents. Therefore, municipalities should consider land banking as an effective and community-oriented method for acquiring and revitalizing blighted properties.

The Connecticut General Assembly could pass legislation that expands the jurisdiction of public housing authorities (PHAs) as proposed in this past year’s HB 6593. Currently, the jurisdiction of housing authorities rests within their town borders and limits the housing choices available to low-income renters. Some towns in the state do not have local housing authorities, or the housing authority is so small that they cannot provide adequate housing units to those seeking housing. As a result, government-subsidized affordable housing is concentrated in some towns and nonexistent in others. The state could amend current laws restricting the jurisdiction of public housing authorities.

Public housing authorities (PHAs) have played a crucial role in providing stable housing for lower-income households. Allowing them to extend their jurisdiction beyond their municipal boundaries will allow some housing authorities to develop affordable housing in other towns like any other housing developers. Doing so expands their areas of operation, which would reduce the rent burden for lower-income households, decrease rent costs, and minimize the number of evictions. It will also expand the options where low and middle-income families can choose to live and raise children. In some cases, statewide jurisdiction
for using vouchers will also be beneficial in opening access to thriving neighborhoods.\textsuperscript{87} This will ensure that federal funds are used to provide housing for low-income households and, in some cases, empower PHAs to develop more deeply affordable housing units. It will disrupt patterns of concentrated housing insecurity and remove barriers to housing choice.
Evictions and other forms of housing instability are often caused by structural issues that disproportionately affect marginalized communities. These groups face barriers to stable and affordable housing due to institutional policies that perpetuate systemic inequalities. Additionally, there are insufficient safety nets for those experiencing housing instability or evictions resulting from other crises. To address these issues, policymakers must prioritize housing stability through policy changes, ensure that the court systems do not re-victimize those who have experienced evictions, and commit the state by law to progressively secure and stable housing for all.

The Connecticut General Assembly could pass legislation limiting landlords’ access to eviction information, including the online docket and how such information is used, much like was proposed in HB 6781 this past year, some of which was passed in SB 998. Research has demonstrated that eviction filings remain on a tenant’s record, making it even more challenging for them to find housing, even in cases where there was no eviction judgment against them. Previously, at CT Voices, we emphasized the necessity of removing the “Scarlet E” from renters. This is the case even where the tenant’s eviction had nothing to do with violating any lease term or committing any wrongdoing. There are a number of ways to avoid this issue.

- **Laws could be enacted to give courts the power to automatically seal or expunge records of tenants who are evicted through no fault of their own and those whose cases do not result in an eviction judgment.** Such legislation could seal the records of tenants in these situations without imposing more bureaucratic delays for the tenants. Court eviction filing records may include instances of mediated settlements, dismissed cases, cases where the court ruled in the tenant’s favor, and no-fault evictions. Tenant screening reports using these records do not provide details of the filing circumstances, and such records could automatically be expunged. Alternatively, identifying information could be deleted in these cases. With the passing of SB 998, courts have been assigned the responsibility of expunging the identifying information of tenants involved in eviction cases that did not result in an eviction from their website within a thirty-day period.

- **Enact laws that prohibit the use of eviction records as a basis for denying tenant applications and impose fines on tenant screening services that utilize court data for such purposes.** If the courts cannot seal records promptly, they could prohibit tenant screening firms from using housing court data to re-victimize tenants. This would relieve tenants of the burden of eviction records, eliminate barriers to stable housing, and enable them to overcome the threat of housing instability. This law should cover all cases that do not end in evictions, as well as no-fault eviction cases and even protect tenants who have been evicted. Following the enactment of SB 998, it is now prohibited to utilize eviction records, which have been removed from the Judicial Department Internet website, for tenant screening or any other commercial purposes.

Laws restricting access and use of eviction records are not novel or unprecedented: California, Oregon, Florida, and the city of Minneapolis, Minnesota, have implemented such laws. California enacted legislation in 2021 that sealed the eviction records of individuals in cases where the case was dismissed.
Florida also introduced a similar law in 2021 that made evictions confidential by removing tenants’ names from eviction lawsuits. By adopting similar measures, Connecticut will join other states nationwide in eliminating barriers to accessing housing created by tenant screening practices.

The Connecticut General Assembly could pass legislation like SB 909, raised this past session that enshrines the right to housing and ensures its enforcement. Committing the state to the progressive implementation of policies that secure housing is provided for all who need it will protect many from some of the adverse impacts of evictions. Our research has shown that the threat of eviction has devastating effects on families and children and traps people in a cycle of hardship. One of our interviewees has highlighted how establishing and enforcing a right to housing could disrupt the current system that criminalizes poverty.

Acknowledging the right to adequate housing in Connecticut would demonstrate the state’s commitment to implementing progressive measures that uphold, safeguard, and fulfill the right to housing for all individuals. Such a commitment would involve removing barriers to housing security through various processes with the ultimate objective of ensuring that everyone has access to safe, adequate, and stable housing. At a minimum, legislation recognizing housing as a fundamental right would obligate the state to gradually work towards building a secure and stable foundation that enables Connecticut’s families and children to flourish and break the cycle of housing insecurity. The advantages of this approach would be extensive, encompassing all aspects of housing justice, displacement, and safety nets for the most vulnerable members of the community.

Massachusetts has had a right-to-shelter law since 1983, which requires all eligible families or pregnant women to receive emergency shelter each night. This law has resulted in progressive investment and funding in emergency shelter provision. Similarly, codifying the right to housing in Connecticut will be a significant step toward ensuring the progressive prioritization of the state’s housing needs at all levels of policymaking and implementation.
CONCLUSION

The eviction crisis in Connecticut is dangerous and continues to harm many households, but lasting solutions require long-term investments. Our work points to how secure and stable housing eludes many of Connecticut’s residents, and eviction and all its scars remain imprinted in many of our communities, driven in part by the housing affordability crisis in the state.

Connecticut has significant racial gaps in wealth and homeownership, with only 9 percent of white households having a net worth of zero or less compared to 31 percent of Black households and 24 percent of Hispanic/Latino/a/x households.97 In addition, Black and Hispanic households have much lower homeownership rates of 41.6 percent and 42 percent, respectively, compared to 75 percent for white households.98 Evictions further hinder the ability of many in our communities to build wealth or attain homeownership.

The lack of affordable housing drives the eviction epidemic, and Connecticut has not kept up with providing enough affordable housing for low and middle-income families. Policymakers must promote affordable housing development and strengthen measures that reduce harm to tenants impacted by evictions. Developing more affordable housing units and empowering tenants to secure safe and affordable housing is a more sustainable way to protect Connecticut’s families from housing instability.

A primary housing concern that propels eviction filings is the limited supply of affordable housing. Connecticut had a housing underproduction of about 20,000 units and a deficit of affordable and available rental units for very low-income households (i.e., at or below 50 percent of AMI) was estimated at 83,039 in 2019.99 By addressing the root causes of the eviction crisis, policymakers can ensure that every family has access to safe, stable, and affordable housing.

Using pre-pandemic estimates, about 10,500 children were in households with evictions filed against them last year.100 Failing to invest in lasting solutions to the threat of eviction will mean failing to support Connecticut’s families and children. The state must prioritize investing in affordable housing development and implementing policies that reduce harm to tenants impacted by evictions to build a more equitable and just society and ensure housing security.
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