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CONNECTICUT VOICES FOR CHILDREN

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# ADDRESSING CONNECTICUT'S EVICTION CRISIS

## POLICY OPTIONS FOR MEDIUM AND LONG-TERM REFORMS

## *EXECUTIVE SUMMARY*


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# EXECUTIVE SUMMARY

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.[1] 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.[2] 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.[3] 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.[4] 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.[5] Research has also shown the racialized prevalence of evictions across the state, creating increased hardship for Black and Latina/o/x households.[6] 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 is divided into two main sections. The first section is titled ***Connecticuts Eviction Crisis***, and the second is ***Policy Recommendations for Medium- and Long-Term Reform.***

# CONNECTICUT'S EVICTION CRISIS

In this section, we explore the eviction crisis in Connecticut, examining some of its underlying causes and pointing to its prevalence and impact on Connecticut's residents. The section is divided into two subsections.

**The first subsection gives an overview of the housing cost burden for renters highlighting its relationship with the prevalence of eviction. It proceeds in three parts:**

First, we examine the housing cost burden for renters in the state compared to the US as a whole. The term housing affordability denotes the difficulty that a household experiences in managing housing and non-housing expenses in proportion to their income.[7] We show through data that Connecticut households are more likely to be burdened by housing costs than households in the U.S. as a whole.

The second part of the report provides an overview of the relationship between housing affordability and evictions, focusing on the racialized prevalence of this issue. Our major findings show that towns in Connecticut with high median rents relative to median income tend to have higher rates of eviction filings. Furthermore, our research reveals that high rates of eviction filings disproportionately impact towns with a higher percentage of Black and Hispanic or Latina/o/x residents. Additionally, among households living in rented homes, 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.

In the third part, we analyze Connecticut's annual trends in rent cost, income, and housing production. Our first key finding is that from 2005 to 2021, inflation-adjusted growth in median gross rent has outpaced inflation-adjusted growth in median household income. Moreover, the limited supply of affordable housing is a significant driver of evictions. In examining the trends in housing production in the state, we observe a drastic decrease in the number of housing permits issued annually in Connecticut from 1990 to 2021. This trend contributes to the state's housing shortage, making evictions more likely.

**The second subsection delves into the impact of evictions on Connecticut residents, shedding light on their adverse effects. It proceeds in two parts.**

In the first part, we examine existing research on the socioeconomic hardships caused by evictions. Specifically, we highlight how evictions can affect future housing stability, health, and financial security. When families are evicted, they may experience housing instability, leading to frequent moves or even homelessness.[8] Moreover, eviction records can make it challenging for families to find safe and affordable housing, as landlords may be hesitant to rent to tenants with such records.[9] Regarding health, we discuss research indicating that eviction can cause stress and trauma, which can harm tenants' mental and physical health, making it difficult for them to maintain stable employment and care for their families.[10] This, in

turn, exacerbates income and financial hardship since evictions are linked to a decline in earnings and employment.[11] Furthermore, evictions can be costly as tenants may incur legal fees, unpaid rent, and moving expenses, further reducing financial security.[12] Additionally, we highlight research demonstrating that the impact of eviction is not limited to the individuals or households facing eviction but extends to their communities, with negative consequences for community cohesion, divestment, and residential segregation.[13]

In the second part, we reflect on the insights gained from interviews with housing professionals on the eviction crisis in Connecticut. One key issue they raised is that evictions profoundly destabilize families and communities. They also discussed how historical and systemic barriers leave many without the infrastructure that should protect them from evictions. Lastly, they expressed how evictions and the threat of evictions perpetuate housing and racial injustice. These perspectives from Housing Professionals shed light on the multifaceted nature of the eviction crisis and the need for comprehensive solutions to address its underlying causes and consequences.

# POLICY RECOMMENDATIONS FOR MEDIUM- AND LONG-TERM REFORM

This 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 participating in our data walks. This section is divided into two subsections.

**The first subsection presents policy recommendations to strengthen affordable housing development. We highlighted five main policy recommendations.**

- 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.[14]
    - As previously proposed by Senator Looney and us, ensure towns meet their affordable housing development minimums by levying an 'affordable housing tax' on higher-valued homes.[15]
    - Discretionary grants for affordable housing development across the spectrum could be funded by the 'affordable housing tax.'
    - Predicating state aid and grants to towns for infrastructure modification on their progress toward affordable housing development goals, as proposed in HB 6890, could be an effective strategy.[16]

- 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 legislative session in HB 6890.[17]
    - 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.[18]
    - Connecticut could mandate reduced parking requirements near bus and rail stations and multifamily housing as of right.
    - Encourage public-private partnerships and interagency collaborations to build housing on government-owned property near transit.
    - 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.[19]

- The Connecticut General Assembly could increase funding for supportive housing as proposed in this legislative session in HB 6707 & HB 6808, including housing for tenants struggling with mental health or substance use disorders.[20]

- 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.
    - The state can sustain and expand funding to municipalities to clean up blighted properties.
    - 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.[21]
    - Municipalities could consider land banking as an alternative mechanism to property auctions when acquiring 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.[22]

**The second subsection overviews policy recommendations to promote housing security and stability. We highlighted two main policy recommendations.**

- 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, some of which was passed in SB 998 this past year.[23]
    - 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.
    - 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.

- The Connecticut General Assembly could pass legislation like SB 909, raised this session that enshrines the right to housing and ensures its enforcement.[24]

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