JULY 2023

CONNECTICUT VOICES FOR CHILDREN

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ADDRESSING CONNECTICUT'S EVICTION CRISIS

POLICY OPTIONS FOR MEDIUM AND LONG-TERM REFORMS

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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.

JUST FACTS ABOUT CONNECTICUT'S EVICTION CRISIS

THE RELATIONSHIP BETWEEN HOUSING AFFORDABILITY AND EVICTION

Renters and the Housing Cost Burden

- Data shows that Connecticut households are more likely to be burdened by housing costs than households in the U.S. as a whole.

Housing Affordability, Evictions, and its Racialized Prevalence

- Connecticut towns with high median rents relative to median income have higher eviction filing rates.
- High rates of eviction filings disproportionately impact towns with a higher percentage of Black and Hispanic or Latina/o/x residents.
- 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.

Trends in Rent Costs, Income, and Housing Production.

- In Connecticut, from 2005 to 2021, inflation-adjusted growth in the median gross rent has outpaced inflation-adjusted growth in the median household income.
- 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.
- Based on the trends in the number of Annual Housing permits issued in Connecticut from 1990 to 2021, there has been a drastic decrease in the number of housing permits issued annually in Connecticut over the past few decades.

EVICTION'S PROFOUND IMPACT ON COMMUNITIES

Eviction and the Reproduction of Socioeconomic Hardship

- Eviction can cause housing instability, forcing families to move frequently or become homeless.[7]
- Evicted families may have more difficulty finding safe and affordable housing, as landlords may hesitate to rent to tenants with eviction records.[8]
- The stress and trauma of eviction can harm tenants' mental and physical health, making it more challenging to maintain stable employment and care for their families.[9]
- Evictions are linked to a deterioration in earnings and employment.[10]
- Eviction can be expensive, as tenants may face legal fees, unpaid rent, and moving costs, further reducing financial security.[11]
- 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.

Voices from the Front Lines: Insights from Housing Professionals on the Eviction Crisis in Connecticut

- Evictions are deeply destabilizing for families and communities.
- Historical and systemic barriers leave many without the infrastructure that should protect them from evictions.
- Evictions and the threat of evictions perpetuate housing and racial injustice.

POLICY RECOMMENDATIONS

POLICY RECOMMENDATIONS TO STRENGTHEN AFFORDABLE HOUSING DEVELOPMENT

- 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.[12]
    - As previously proposed by Senator Martin Looney and us, ensure towns meet their affordable housing development minimums by levying an 'affordable housing tax' on higher-valued homes.[13]
    - 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 this past year, could be an effective strategy.[14]

- 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.[15] [16]
    - 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.
    - 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.[17]

- 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.[18]

- 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.[19]
    - 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.[20]

POLICY RECOMMENDATIONS TO PROMOTE HOUSING SECURITY AND STABILITY

- 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.[21]
    - 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.[22]

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