# FOSTERING STABLE HOMES

## TACKLING HOUSING DISPLACEMENT FOR A STRONGER CONNECTICUT

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# Glossary of Key Terms

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

**Downzoning** is the process of rezoning an area for less housing production and density.

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

**Eviction filing** occurs when a property owner submits a summons and complaint to the court to remove a tenant from their property legally.

**Exclusionary zoning laws** restrict the types of homes that can be built in a particular neighborhood.

**Foreclosure** is a legal process to force the sale or obtain possession of a property encumbered by a mortgage or lien in default.

**Housing cost burden** refers to a situation where a household spends a substantial portion of its income, usually over 30 percent, on housing expenses, which encompass rent, mortgage, and utilities.

**Housing loss** refers to the state of losing one's primary place of residence.

**Homeless response system** refers to the various organizations and entities serving homeless individuals and families.

**Multifamily housing** refers to residential buildings with multiple separate housing units.

**Section 8-30g** is Connecticut's law promoting affordable housing development; unless 10 percent of a town's housing stock is considered affordable, a developer intending to build housing comprising at least 30 percent affordable units can challenge the town for rejecting the development proposal.

**Single-family housing zone** is an area or zone that restricts the building of housing that is not a single, detached home.

# Introduction

The American Dream, symbolized in part by homeownership, has long been integral to the identity of our nation, encapsulating the belief that hard work leads to prosperity, particularly in owning a safe and stable home. Housing stability is pivotal to this ideal, tightly intertwined with various life outcomes, and a significant predictor of individual economic security and mobility.[1] Its role in broader financial health and economic growth is crucial and deeply ingrained in Connecticut's culture, akin to the rest of the United States. However, this dream (if it was ever real for everyone) remains out of reach for many Connecticut residents, marred by racism and further disrupted by the harsh realities of housing displacement and an enduring affordable housing crisis.

Housing insecurity frequently leads to displacement, leaving individuals and families without homes, often due to evictions and foreclosures, and in extreme cases, resulting in homelessness.[2] In 2022, eviction-filing rates exceeded pre-pandemic levels, the number of people experiencing homelessness is rising, and the Connecticut foreclosure filing rate continues to surpass the US average.[3] These are significant signs of housing affordability issues in the state, disproportionately affecting families with children, lower-income households, and communities of color.

The deficiency in affordable housing arises from longstanding land use and zoning decisions that have created intricate and expensive obstacles to expanding housing across Connecticut's urban, suburban, and rural areas.[4] Stringent zoning laws, constraining constructions to single-family dwellings, and imposing excessive parking requirements limit affordable housing availability and elevate housing cost burdens, hindering homeownership. Consequently, families face an elevated risk of displacement, hindering their participation in the potential dream of individual economic mobility. What's more, the state's lack of affordable housing prevents broader economic growth since housing significantly impacts the capacity of businesses to attract and retain a workforce, which fuels employment opportunities.

Last year, we published two reports on Connecticut's eviction crisis. The first report, released in March of 2023, focused on policy options for short-term reforms, and the second report, released in July of 2023, focused on policy options for medium- and long-term reforms. While we touched upon land-use and zoning reforms in our previous reports, this report conducts a deeper dive. Additionally, we expand the scope beyond renters and also look at homeowners. Specifically, we explore housing supply and affordability issues (due to the lack of land-use and zoning reforms) and their nexus with displacement, and propose measures to tackle housing supply and assist affected families.

The first section examines the intricate interplay between land-use and zoning restrictions, housing shortages, housing affordability, and their strong correlation with foreclosures, evictions, and homelessness statewide. It delves into the economic underpinnings of housing displacement, highlighting its racial and socioeconomic dimensions. The second section outlines policy recommendations aimed at addressing housing security and countering displacement. These proposals involve eliminating barriers to adequate housing supply, reforming procedures to enhance housing affordability, safety, and justice, as well as investing in mitigating housing displacement and promoting housing stability. Ultimately, this report, in sequence with last year's two housing reports, provides a much more complete arc to Connecticut's eviction crisis and policies that provide residents with more housing security.

# How Restrictive Land-Use and Zoning in Connecticut Leads to the Increased Displacement of Renters and Homeowners

This section provides a deeper dive into how restrictive land-use and zoning laws and regulations have contributed to Connecticut's housing crisis. We examine the intricate interplay between land-use and zoning restrictions, housing shortages, housing affordability, and their strong correlation with foreclosures, evictions, and homelessness statewide. We then delve into the economic underpinnings of housing displacement, highlighting its racial and socioeconomic dimensions.

## Land-Use and Zoning Restrictions, Housing Supply, and Housing Affordability

The challenge of housing security for all has long been attributed to the scarcity of housing supply, with zoning regulations playing a pivotal role in constraining housing growth. While acknowledging the importance of zoning in planning, environmental conservation, and safety, the tightening of regulations in the late 1960s and 1970s limited housing production relative to demand, particularly in new suburban communities aiming to minimize change and the influx of working families.[5] Consequently, in Connecticut, a notable 62 percent of zoned land allows for the construction of single-family homes by right solely. A mere 2 percent is designated for multifamily housing with four or more structures.[6] Here, we examine the relationship between zoning and land-use restrictions, housing supply as well as housing affordability, and other cost burdens.

**The restrictive nature of housing development laws and regulations in Connecticut significantly diminishes housing supply.** The state's housing land-use and zoning laws and regulations are notably restrictive, evident in the relationship between housing affordability and supply, where rising demand leads to increased housing costs. Connecticut's escalating housing costs, fueled by restrictive zoning and fiscal policies, disproportionately impact low and middle-income households.[7] These policies intentionally limit growth, emphasizing large homes and significant parking requirements, resulting in underutilized residential land and intensified competition for limited housing units, consequently driving prices upward.[8]

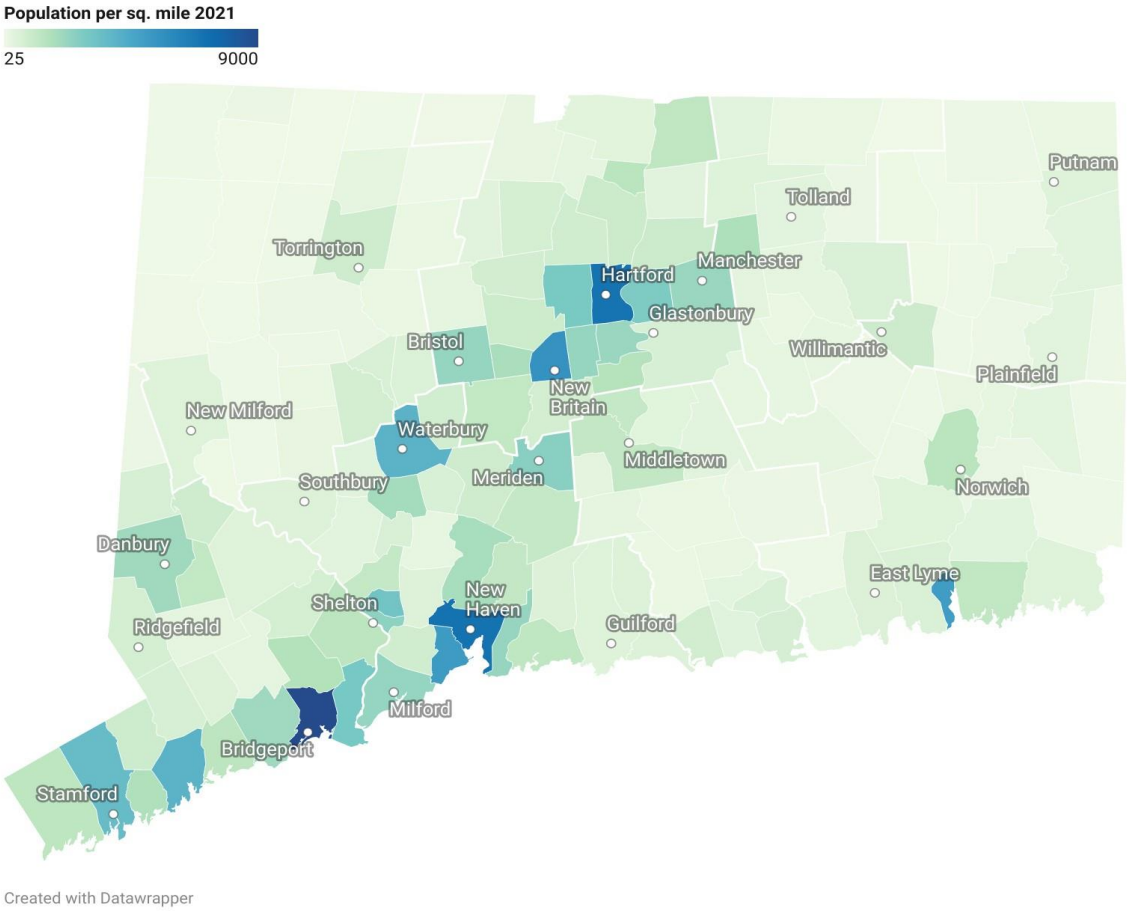
Connecticut's stringent housing land use and zoning regulations were originally made possible by the Zoning Enabling Act of 1923, which empowered municipalities to enact ordinances restricting housing construction in certain neighborhoods, often resulting in the construction of housing accessible only to affluent households.[9] While zoning regulations aim to ensure safe and well-planned towns, they have also restricted housing supply, perpetuating housing segregation and contributing to racial disparities in economic mobility, education, and health.[10] Despite some recent efforts to discourage exclusionary zoning laws, most of the state's laws and regulations still prohibit multifamily housing construction by right, necessitating time-consuming public hearings for potential exemptions.[11] A report ranking zoning and land use restrictiveness placed Connecticut among the most stringent states, particularly in the Northeast.[12] In fact, Connecticut ranked the highest (in terms of restrictive zoning practices) in the Northeast and second only to Ohio in the country.

**The emphasis on curbing housing growth through single-family zoning has effectively reduced housing density and, consequently, the overall supply.**[13] Across the country, evidence points to zoning regulations, including density restrictions and parking minimums as key factors in limiting housing development.[14] Conversely, research has demonstrated that relaxing laws around single-family residential zoning correlates with increased housing supply.[15] This phenomenon is noticeable in Connecticut,

particularly in suburban areas that prioritize single-family homes with expansive lots, consequently limiting the potential for multifamily housing development.[16] As a result, these restrictions lead to a significant variation in the number of housing units and residents accommodated on similarly sized land areas across different jurisdictions. Policies that discourage housing density play a role in decreasing population density and fostering neighborhood exclusivity.

The uneven population density across Connecticut's towns highlights the impact of housing supply and affordability. While major cities exhibit high population density, most other towns remain sparsely populated, as shown in **Figure 1**. Research underscores that population density is highly correlated with zoning restrictions, with less stringent regulations associated with higher density.[17] Municipalities like New Milford, Madison, Ridgefield, Suffield, Woodstock, and East Lyme, with larger land areas, host relatively fewer residents per square mile, contributing to housing scarcity and hindering population growth. This scarcity leads to affordability strains, as housing prices surge while incomes languish for many low- and middle-income families, impacting housing accessibility in certain towns compared to others. [NOTE: A complete list of population density by town is in the Appendix.]

**Figure 1: Population Density of Connecticut Towns**




Source: American Community Survey 5-year estimate 2021, and Connecticut Department of Economic and Community Development

**In comparison to the overall United States, Connecticut has witnessed a lower housing construction rate since the 1990s**. The aging housing stock, which can lead to higher rates of demolitions (at best and unhealthy and unsafe housing conditions at worst) and a notable decline in housing permits issued post-2008 recession, has contributed to slower housing production growth in the state.[18] While there was a slight increase in permits issued in 2022, the cumulative impact of years of insufficient building has left Connecticut lagging in housing unit production. This disparity is evident when comparing the percentage of housing units that were built between 1990 and 2022, where Connecticut falls short of the national average at 20.2 percent compared to the housing unit production across the U.S. during this time period, which comprised 37.8 percent of the total housing stock.[19] The state also recorded the lowest growth in housing units in the Northeast from 2012 to 2022, indicating a restrained housing supply.[20]

Connecticut's affordability crisis has its roots in the prolonged restriction of adequate housing supply. Resolving this challenge, however, necessitates placing a priority on fostering diverse housing development across all municipalities to meet the requirements of our state's families and workforce. Promoting inclusive and varied communities encompassing different socioeconomic backgrounds represents a viable solution to alleviate the statewide housing crisis**.**

Unfortunately, restrictive land use and zoning disproportionately affect housing opportunities for families of color, perpetuating historical inequalities. We need only look to our history to see how single-family large-lot housing was used as a tool for racial exclusion post-Supreme Court rulings on racial zoning.[21] Furthermore, research emphasizes how zoning regulations have perpetuated health, education, and economic mobility disparities.[22] Connecticut's zoning restrictions echo these trends, fostering racial homogeneity in towns with more barriers to multifamily housing.[23]

**As a result, we are witnessing increased housing cost burdens on Connecticut residents compared to the U.S. overall.** Connecticut had the fourth-highest increase on the housing price index, recording an increase of 9.9% in 2023 compared to 2022.[24] Today, the median rent and the median home value in Connecticut are $1,374 and $323,700, respectively.[25] The median income in Connecticut is $ 90,213.[26] However, compared to white residents who earn an average of $98,855 a year, Connecticut's Black residents earn $ 59,728 on average, and Hispanic and Latine residents earn $56,787.

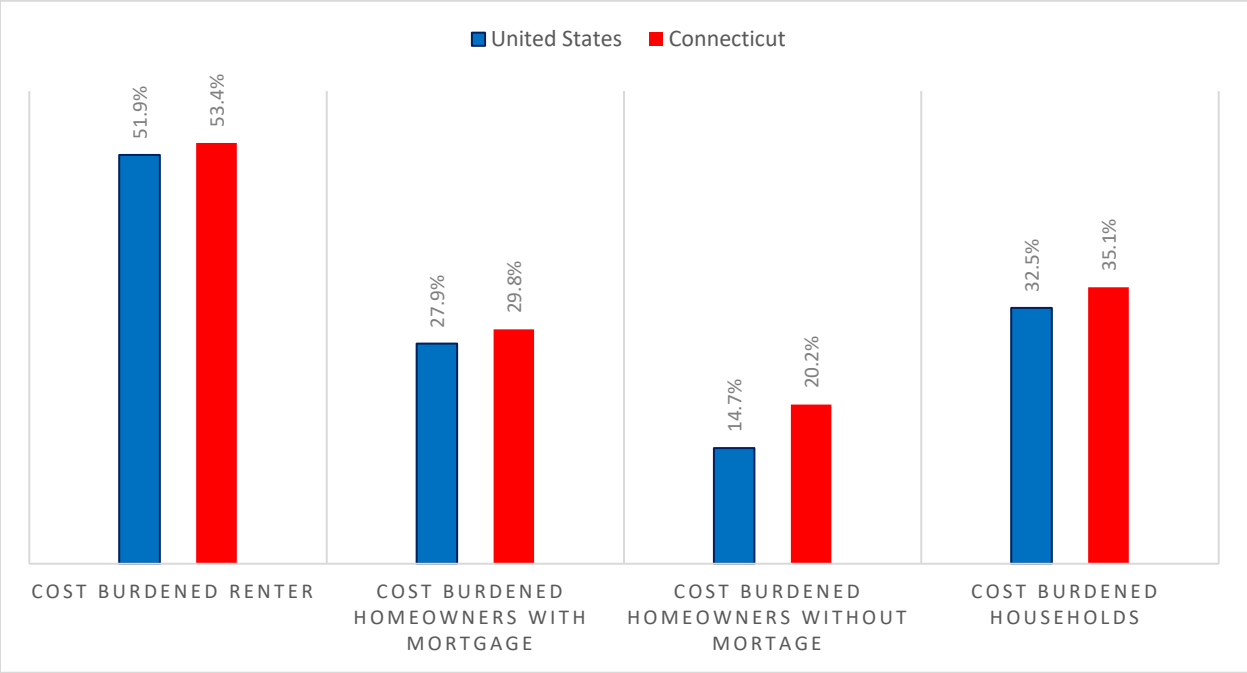
There are broad differences across municipalities. In Stamford, with a median household income of $100,718, the median rent and home value are $2,129 and $584,700, respectively. In Bridgeport, where the median household income is $54,440, the median rent and home value are $1,369 and $227,200, respectively.[27] In Guilford, with a median household income of $124,793, the median home value is $462,200, and rent is $1,725. Meanwhile, in New Haven, where the median household income is $54,305, the median home value is $236,500, and rent is $1,402. West Hartford has a median income of $124,150, with homes valued at $370,500 and a median rent of $1,608. In contrast, Hartford has a median income of only $41,841, with homes valued at $198,900 and a median rent of $1,154.

It is increasingly challenging for Connecticut resident to stretch their dollars. Beyond home prices, reports have highlighted how mortgage rates in Connecticut have increased, with fixed 30-year mortgage rates reaching the highest since 2000.[28] Inflation-adjusted median household income has decreased by 3.8 percent in Connecticut since 2005, while rent costs have increased by 4.4 percent during the same period.[29]

It is no wonder a higher percentage of households in Connecticut allocate 30 percent or more of their income toward housing costs compared to the rest of the United States, as demonstrated in **Figure 2**. Notably, this burden is particularly prevalent among renters, as evidenced by the 53.4 percent in Connecticut who allocate 30 percent or more of their income toward rent. While the national average shows that 32.5 percent of households in the U.S. face housing cost burdens, the percentage is notably higher in Connecticut, where

35.1 percent of households experience such burdens. This statistic translates to 488,163 households in Connecticut grappling with housing cost burdens. High housing cost relative to income is often a product of high demand for housing amidst limited supply. [30]

**Figure 2: Share of Cost-Burdened Households, 2022**




Source: American Community Survey 1-year estimate 2022

## Land-Use and Zoning Restrictions Displaces Renters

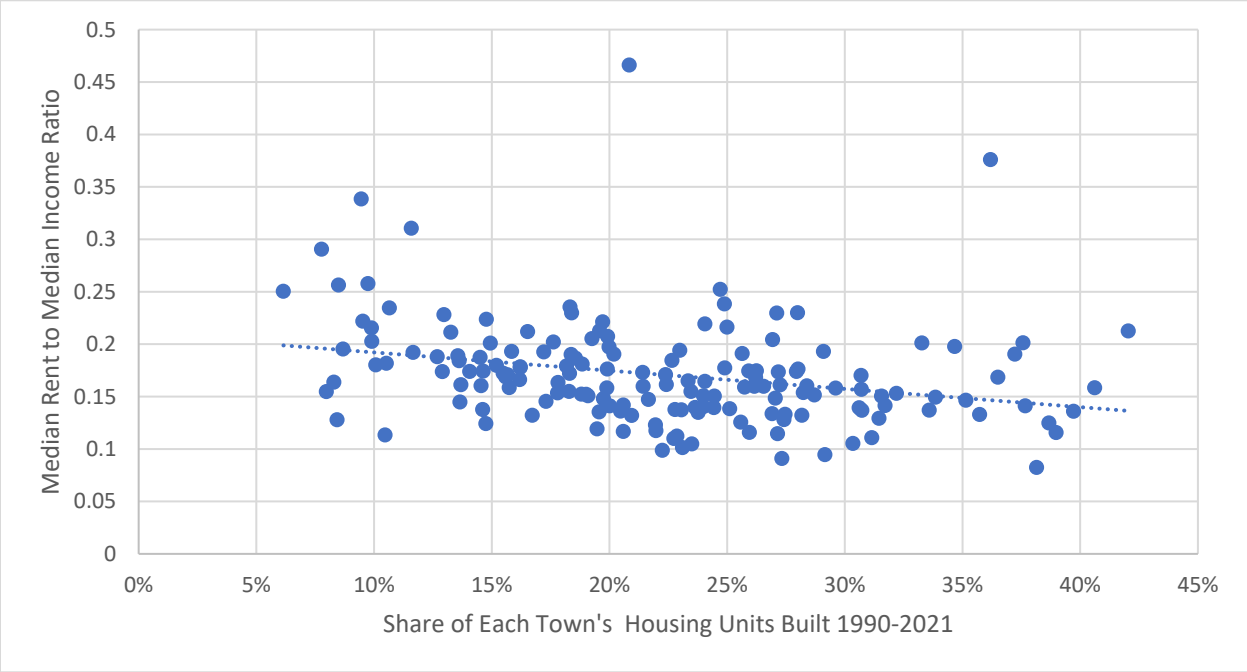
Renters make up roughly 34 percent of households in Connecticut, with a larger representation of families of color and lower-income households among this demographic.[31] While many households secure stable rental accommodations, renters face several factors beyond their control that put them at a higher risk of housing loss or instability than homeowners. These factors encompass insecurity of tenure resulting from property owner's refusal to renew leases, termination of month-to-month leases, insufficient property maintenance, or shifts in property ownership. As a result, renters are more inclined to relocate to new accommodations (although sometimes they do not have a choice), usually driven by high expenses or unfavorable conditions, and are notably impacted by the instability of rental costs. This underscores the intricate relationship between housing affordability for renters and the availability of housing units. In this context, we delve into the relationship between housing supply, affordability, and the challenges a substantial portion of Connecticut renters face, which places them at risk of eviction.

Evictions represent the most prevalent form of housing loss, with an estimated 3.7 million annual evictions filed nationwide.[32] In 2022, Connecticut recorded 22,745 eviction filings, marking the highest figure in at least five years.[33] Our previous report highlighted the prevalence of evictions in the state, particularly impacting low-income households and communities of color.[34] Evictions have far-reaching consequences, affecting health, education, employment, and child welfare. Since the pandemic-era protections were lifted, eviction filings have surged and remain above pre-pandemic levels.[35] A strong correlation exists between

housing affordability and evictions, and failure to pay rent is the most common reason for eviction. The risk of eviction closely correlates with housing cost burdens, highlighting the intrinsic connection between housing affordability and eviction rates.

**Towns witnessing limited construction of housing units often face challenges regarding affordability for renters.** As previously stated, over the period between 1990 and 2022, Connecticut added 311,465 housing units, representing 20.2 percent of its overall housing stock. However, the distribution of new housing construction varies widely among towns, ranging from 6 percent to 42 percent of all housing units. The data presented in **Figure 3** illustrates that towns with more significant housing growth since 1990 generally provide more affordable rents, as measured by the ratio of median rent to median household income. Figure 3 shows the share of each town's housing stock that was built between 1990 and 2021, plotted against the median rent-to-median income ratio. Higher values in the median rent to median income ratio reflect higher annual rent costs relative to household income, and a higher share of housing built between 1990 and 2021 reflects that more of the town's housing stock was built during this period. Although measuring the direct impact of land-use and zoning laws and regulations on housing affordability might pose challenges, the correlation between housing supply and affordability for renters is evident.[36]

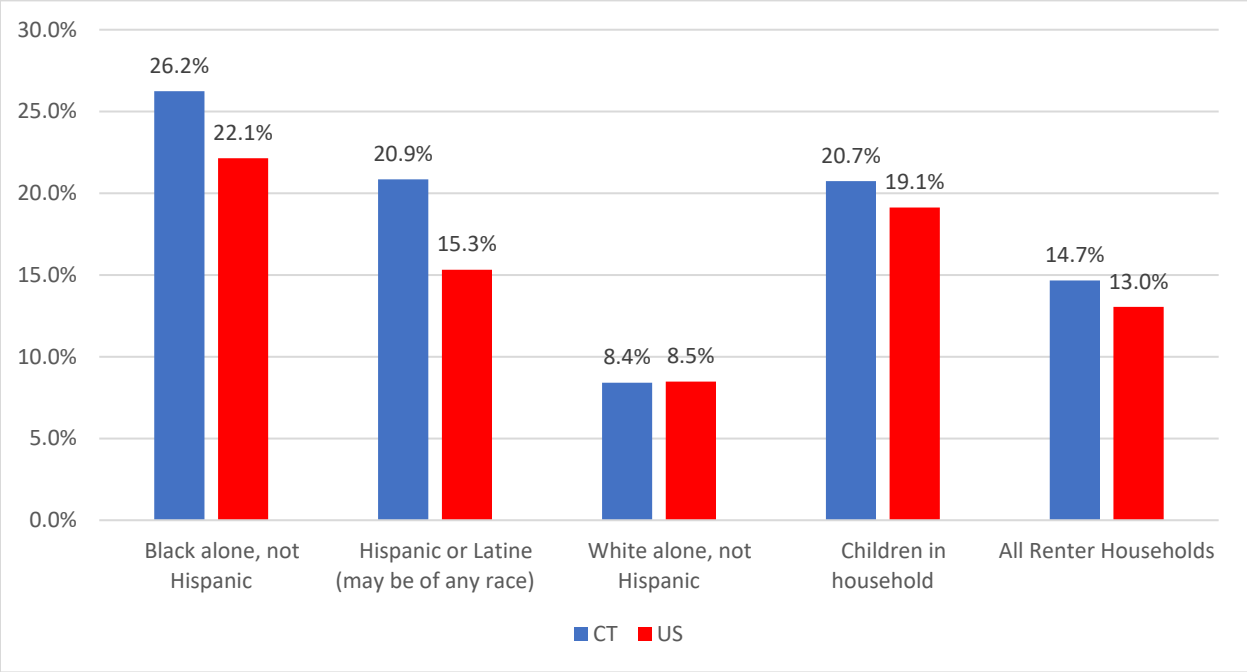
**Figure 3: Post-1989 Housing Development and Affordability for Renters in Connecticut Towns, 2021**




Source: American Community Survey 5-year estimates, 2021

**In Connecticut, a larger percentage of households, especially among Black and Hispanic households and those with children, face challenges with rent payments compared to the U.S. as a whole.** As depicted in **Figure 4**, this disparity is evident, revealing a higher percentage of Connecticut renters falling behind on rent payments than the national average. Specifically, a 1.7 percentage point difference exists between the U.S. and Connecticut, with a higher share of households experiencing missed rent payments in Connecticut than the national average.

**Figure 4: Missed Rent Payments by Race, Ethnicity, and Familial Status**




Source: Household Pulse Survey weeks 49-60.[37]

According to the U.S. Census Bureau's Household Pulse Survey, which provides a snapshot in time between 2022-2023, a larger percentage of Connecticut's Black and Hispanic households struggle to stay current on rent payments compared to renters as a whole. Specifically, **Figure 4** reveals that among tenant households, 26.2 percent of Black households and 20.9 percent of Hispanic or Latine households have missed rent payments, considerably higher than the 8.5 percent of white renter households experiencing rent delinquency. Moreover, this discrepancy between racial groups is more pronounced in Connecticut, with Hispanic and Black renters in the state facing higher challenges compared to their counterparts at the national level.

The economic burdens of raising children are reflected in higher rates of missed rent payments among households with children. As can be seen in **Figure 4**, 20.7 percent of renter households with children were behind on rent payments. Likewise, at the national level, families with children face challenges with housing payments, although in Connecticut, the share is 1.6 percentage points higher than the national average of 19.1 percent.

**The consequences of evictions are profound, leading to housing instability, displacement, and, in some cases, homelessness.** They exacerbate economic hardship, perpetuating financial exclusion.[38] Evictions substantially increase the likelihood that families will have to seek shelter at emergency facilities, disrupting employment, education, and health.[39] Although not all eviction cases result in homelessness, a significant portion of those experiencing homelessness have a history of eviction.[40] This pattern helps explain why research has found that rent unaffordability in terms of high area rents is a significant predictor of homelessness rates.[41]

The increase in eviction rates highlights the persistent housing affordability crisis faced by renters and its direct correlation with housing supply. Unaffordable rents play a substantial role in elevating homelessness rates, especially impacting historically marginalized racial and ethnic groups. While Connecticut mirrors

national trends, it exhibits more prominent disparities. Rental housing affordability stands as a crucial indicator of the displacement effects resulting from the housing shortage, emphasizing the urgent need for proactive measures to tackle these challenges.

## Land-Use and Zoning Restrictions Displaces Homeowners

Homeownership stands as a core aspiration for numerous families and individuals, offering a plethora of economic and social advantages along with a sense of stability.[42] To some degree, it symbolizes the American Dream, representing a pathway to accumulate wealth and security. However, attaining homeownership is not viable for many, and even for those who achieve it, it does not guarantee immunity from housing insecurity. While homeowners typically have more resources than renters and benefit from (hopefully) a fixed mortgage rate, resulting in minimal increases in housing payments due to rises in taxes or insurance—offering greater cost stability—the issue of housing affordability still looms significantly for low- and middle-income homeowners.[43] In this context, we explore the impact of housing affordability on homeownership, delve into the racial disparities involved, and examine the potential risk of housing loss, particularly through foreclosure.

Homeownership is associated with various housing-related outcomes, impacting economic mobility, residential stability, and wealth building.[44] It also allows housing to serve as both a residence and an investment for households. However, when there is a shortage of available homes, the cost of homeownership surges, making it harder to buy and continue to afford homes. Furthermore, the historical legacy of housing policy as a tool of exclusion continues to impact Connecticut and the nation, posing ongoing challenges to counter these effects.

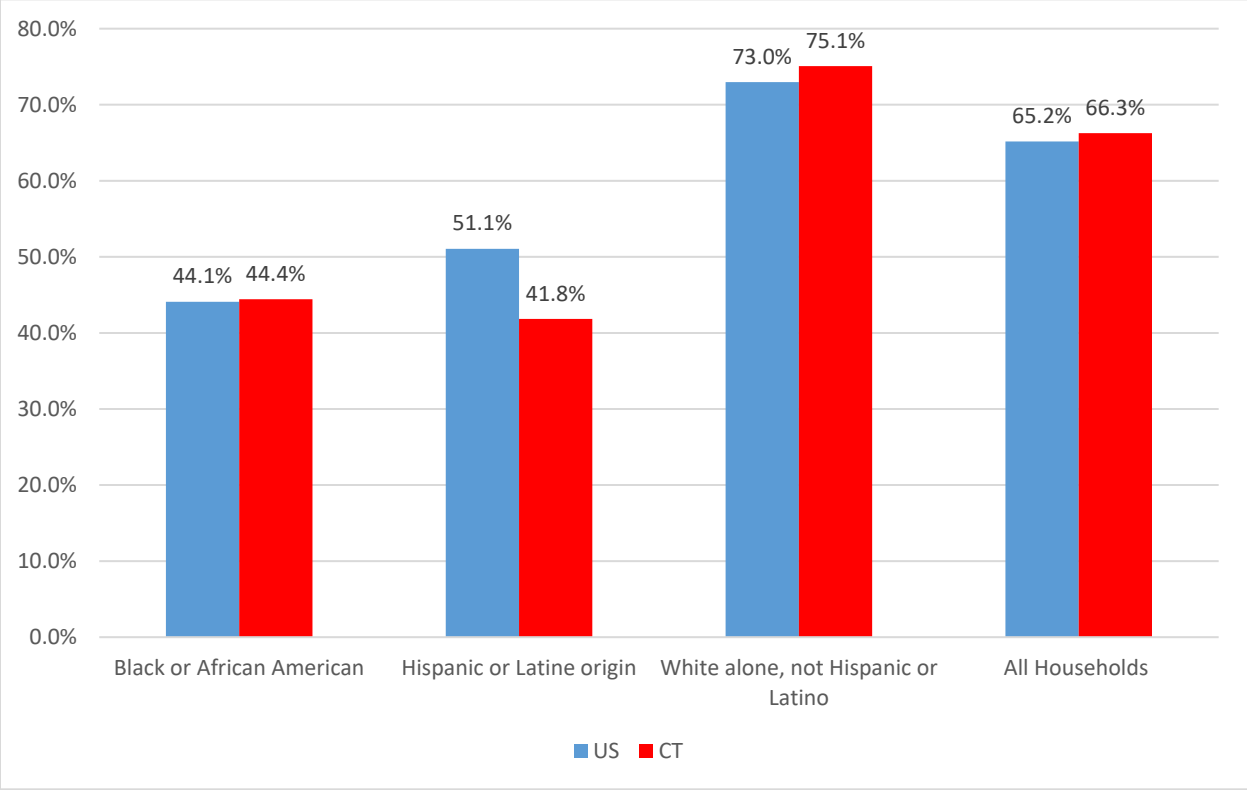
**The high cost of homes not only poses challenges for homeownership but also heightens the risk of housing loss.** Studies have shown that foreclosures play a significant role in exacerbating the widening racial wealth gap and fostering residential segregation.[45] Even after the Great Recession ended, the foreclosure crisis had a disproportionately enduring impact on communities of color. Numerous families within these communities, specifically targeted for subprime loans, found themselves burdened with higher costs that became unmanageable during the Great recession.[46] The disproportionate occurrence of foreclosures among communities of color not only affects housing stability but also perpetuates wealth inequality, hindering efforts to bridge the racial wealth gap.

Escalating home prices create a daunting hurdle for homeownership among households with lower incomes. Consequently, these households face a challenging dilemma: abandon the dream of homeownership or try to stretch to buy the available homes, which they may not be able to afford fully. However, homeownership for these individuals presents the challenge of managing costly mortgages, which could be especially problematic during economic downturns. This struggle is further compounded by high mortgage interest rates and mandatory insurance for low down-payment loans, typically acquired by first-time Black or Latine homebuyers. Additionally, the available older, lower-quality housing often necessitates expensive maintenance. This predicament presents a significant obstacle to economic mobility and wealth creation for those excluded from homeownership due to soaring housing costs, with racial and ethnic disparities being particularly evident in these situations.

In Connecticut, the homeownership rates among Black and Latine households are notably lower compared to white households. As depicted in Figure 5, the homeownership rate stands at 41.8 percent for Hispanic or Latine households and 44.4 percent for Black households, significantly lower than the 75.1 percent rate for white households. This substantial difference in homeownership rates among racial groups in

Connecticut represents a very large disparity, with Latine households in the state having homeownership rates much lower than the national average, marking a notable 9.3 percentage point difference.

**Figure 5. Homeownership by Race and Ethnicity Connecticut and the U.S.**



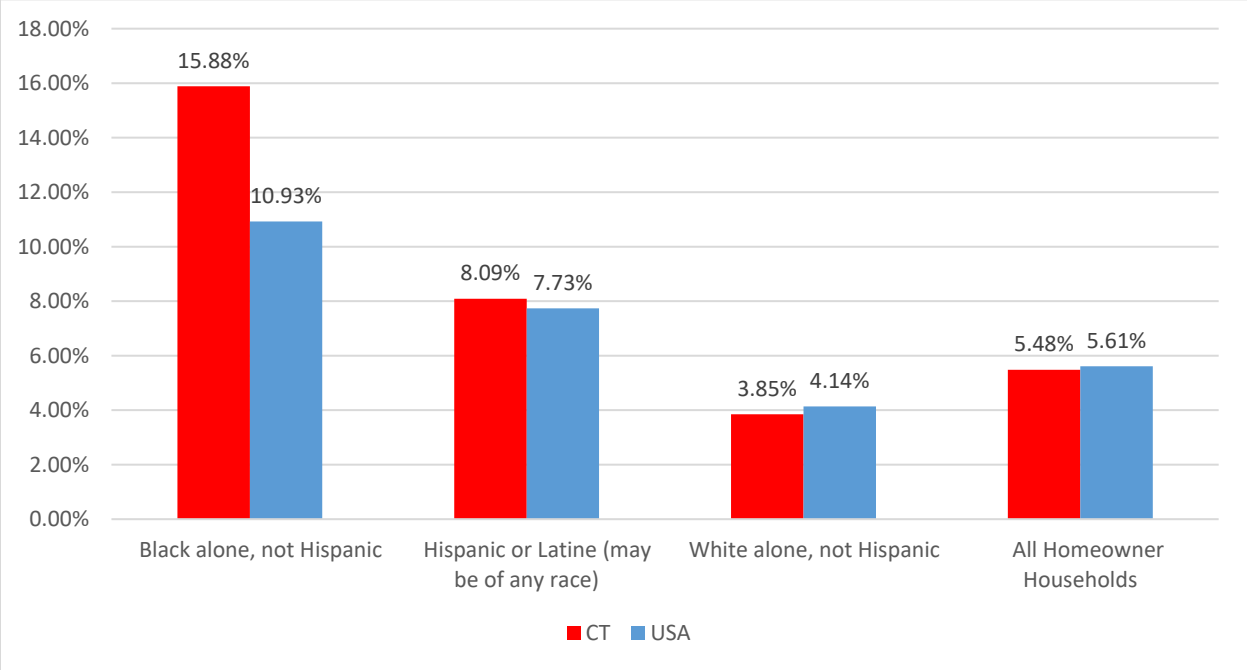

Source American Community Survey 1 –year estimates, 2022.

Following a decline that reached its lowest point in 2016, national housing costs relative to income have significantly risen after the pandemic, presenting mounting challenges for first-time homebuyers to attain homeownership.[47] Connecticut experienced one of the most substantial year-on-year changes in the housing price index during the second quarter of 2023. [48] This suggests prospective first-time homebuyers may face prolonged waiting periods to afford homes. Notably, the homeownership rate among individuals under 45 in Connecticut decreased by 12 percent between 2005 and 2022.[49]

Although homeowners typically enjoy more stability than renters and have access to a number of support programs, like loan modifications, Connecticut Housing Finance Authority (CHFA) loan programs, and emergency mortgage assistance during financial hardships, there are many gaps in this support. As a result, they remain vulnerable to housing loss because of affordability challenges.[50] Unpaid sewer fees, property taxes, or mortgage payments can lead to foreclosure, forcing numerous households out of their homes. For many low- and middle-income households, their primary investment lies in their homes, making home loss a significant financial setback.[51] Mortgage foreclosure, the most common form of foreclosure, involves lenders seeking to enforce the mortgage associated with a defaulted loan, potentially resulting in the forced sale of the property or transfer to the lender.[52] These situations highlight the risk faced by households with lower or medium incomes, particularly during economic downturns, where what might seem like a

permanent home can be lost. Notably, research emphasizes how foreclosure exacerbates the widening racial wealth gap, disproportionately impacting communities of color.[53]

**Figure 6: HPS Missed Mortgage Payment**




Source: Household Pulse Survey weeks 49-60[54]

**Black and Hispanic homeowners in Connecticut encounter more difficulties with mortgage payments compared to the average household.** According to **Figure 6**, 5.5 percent of Connecticut homeowners had missed their mortgage payments. The percentage of Black and Hispanic households behind on mortgage payments is notably higher within Connecticut and nationally compared to the average rate among homeowners. For instance, among Black homeowners in Connecticut, the percentage of those falling behind on mortgage payments is 4.95 percentage points higher than the corresponding figure among Black homeowners nationwide. This disparity indicates a higher risk of homeownership loss among Black and Hispanic families in Connecticut. This aligns with national research that emphasizes the over-representation of foreclosures within communities of color, especially among Black and Hispanic homeowners.[55] These persisting disparities remain consistent across various income brackets, indicating the historical impact of policies, racial steering into higher-cost loans, less favorable loan workout programs, cumulative disadvantage, and other community-related factors.

Foreclosure is intricately linked to struggles with housing affordability, often stemming from a shortage of housing. Research indicates that regions with strict limitations on housing development tend to experience higher housing costs. This occurs because stringent laws drive land values upward and subsequently inflate house prices.[56] For many individuals, purchasing homes in areas where housing development is confined to single-family residences becomes unattainable. As an alternative, they might resort to subprime loans to finance these properties. Any financial change or turbulence can then make it challenging to keep up with steep mortgage payments, extending the financial strain to cover other housing-related expenses such as property taxes, municipal bills, and insurance to say nothing of daily living costs like food, clothing, health

care, and child care. In essence, households with modest incomes face an increased risk of overwhelming housing costs.

Income, employment, and race stand out as some of the most influential predictors of foreclosure rates. Nevertheless, the impact of housing supply and land-use and zoning restrictions on the likelihood of foreclosures is notably substantial. Extensive research highlights a clear connection between restrictive land-use and zoning and the clustering of foreclosures, primarily due to a higher prevalence of subprime loans, which inherently carry a greater risk of foreclosure. A study of land-use and zoning restrictiveness in six metropolitan areas across the United States found that communities favoring stringent land-use and zoning regulations favoring the development of large, single-family homes face a heightened foreclosure risk compared to areas embracing a more diverse range of housing options.[57] The analysis in the study controlled for various factors, including income, unemployment, and others known to correlate with foreclosures. This allowed for the isolation of the impact of land-use and zoning restrictiveness, underscoring the importance of land-use and zoning policies that advocate for diverse housing choices. Such policies aim to enhance housing stability and mitigate the risks associated with foreclosures.

**Despite a decline in foreclosure rates spurred by proactive government initiatives during the pandemic, Connecticut continues to maintain one of the country's highest foreclosure filing rates, and this trend is presently on the rise**. Nationally, the foreclosure rate reached a significant low in 2021 and has consistently remained below pandemic levels, owing to programs aimed at mitigating the pandemic's impact on homeowners. In 2021, the national foreclosure filing rate plummeted to a record low of 151,153 filings, marking a 0.11 percent foreclosure filing rate, the lowest in over 15 years.[58] Connecticut also experienced a sharp reduction in foreclosure filing rates and finalized foreclosures during this period, thanks to the introduction of these supportive programs. In response to the pandemic's effects on homeowners, the Connecticut Homeowner Assistance Fund Program (MyHomeCT) was instituted to prevent foreclosures triggered by the pandemic. However, despite the decline in foreclosure rates post-pandemic, there has been a recent increase.[59]

In the first half of 2023, however, foreclosure-filing rates experienced a 191.5 percent change compared to the same period in 2021.[60] During the first half of 2023, 1 in every 694 housing units in Connecticut had a foreclosure filing. By the third quarter of 2023, Connecticut recorded a 23.7 percent increase from the third quarter of 2022.[61] This worrisome trend signals a gradual return to pre-pandemic foreclosure-filing levels as government-funded assistance decreases.

During the third quarter of this year, Connecticut ranked ninth in the nation for the highest foreclosure filing rate, with 1 in every 1,025 homes experiencing a foreclosure filing.[62] In contrast, the U.S. foreclosure filing rate was 1 in every 1,389 homes during this period. Despite lower foreclosure filing rates in Connecticut compared to historical levels, homeowners in the state face a greater risk of foreclosure filings than the national average. This heightened risk could be partly attributed to housing affordability challenges. Furthermore, attention has been drawn to duplicative local services and the lack of regionalization, factors contributing to high local property taxes and escalated housing costs in Connecticut.

The foreclosure process significantly exacerbates the financial strain that initially led to foreclosure, extending to defaults on non-mortgage fees, which often incur additional charges that further escalate existing debts. Specifically, sewer lien foreclosures automatically add a minimum of $2,500 to the overall debt, covering legal expenses.[63] With 185 sewer liens filed in 2022, mainly for debts under $4,000, homeowners face the risk of accumulating even more significant debt in these situations. For families dealing with the high cost of housing, any alteration in their financial circumstances could lead to falling behind on payments, potentially resulting in their debt doubling.

In cases where a foreclosed house previously accommodated multiple adults or families, these individuals are now compelled to seek new housing or face homelessness. While the correlation between homelessness and foreclosure may be complex when compared to other predictors, the research underscores its undeniable role in heightening the risk of personal homelessness and contributing to elevated community-level homelessness rates.[64] In addition, where a rental property is foreclosed on, the current tenants may be evicted, compelling them to seek alternative rental housing, which could prove more expensive than their previous residences.

The repercussions of foreclosures on the broader housing market can elevate the likelihood of evictions. Although Connecticut mandates a 90-day notice for evictions resulting from foreclosures, renters residing in foreclosed properties still face a substantial risk of involuntary displacement.[65] This situation could result in a phase of homelessness, making it increasingly difficult for individuals without housing to find suitable homes. This challenge is exacerbated by the heightened demand for affordable housing units, directly correlated with increased homelessness, driven by soaring house prices.[66]

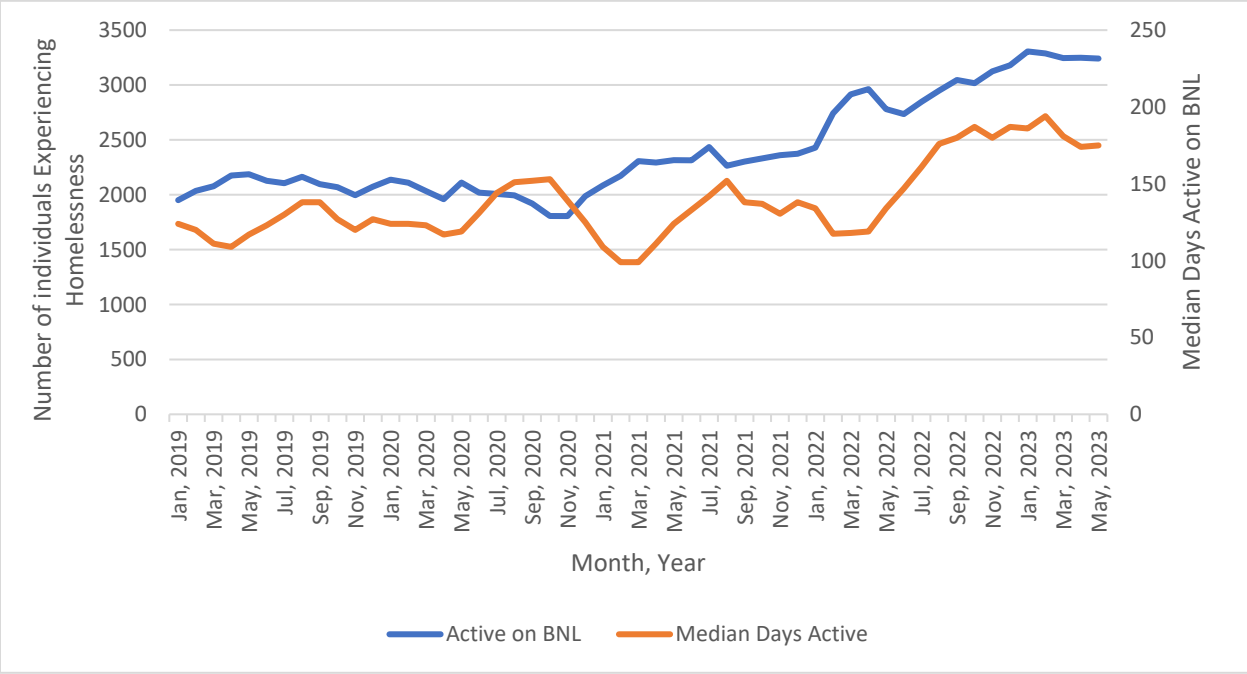
## Land-Use and Zoning Restrictions Keeps Households Displaced

Displacement from homes often leads to too many people into homelessness, which is characterized by the absence of a stable and adequate nighttime residence.[67] Various challenges contribute to homelessness, including issues such as domestic violence, health complications, or substance use disorders. While these struggles can affect individuals from diverse economic backgrounds, those with lower incomes face an increased risk of homelessness. The affordability of housing serves as a systemic predictor of homelessness. For people with modest incomes, involuntary displacement due to domestic disputes, eviction, or foreclosures may lead to homelessness.[68] Despite previous progress made in several regions, including Connecticut, to address homelessness, homelessness has recently begun to increase for the first time in several years. This risk has emerged due to the termination of pandemic-related protections against foreclosure and evictions, the economic fallout of the pandemic, and limited funding for prevention programs, in addition to the statewide lack of affordable housing explained previously.[69] This subsection explores the escalating issue of homelessness in Connecticut in connection with housing affordability.

**After a period of decline, Connecticut has witnessed an increase in both the number of individuals experiencing homelessness and the duration of their homelessness**.[70] The homelessness rate in Connecticut stands at an estimated 0.08 percent, among the lowest in the country. However, there has been a recent increase in homelessness, prompting advocates to call for urgent attention to this issue.[71] According to the U.S. Department of Housing and Urban Development's (HUD) 2022 point-in-time estimates, 2,930 individuals were experiencing homelessness.[72] This is 36.7 percent lower than it was in 2008, although a 13 percent increase from 2021.

As **Figure 7** illustrates, the trend in the monthly point-in-time estimates of individuals facing homelessness and the median duration of their homelessness. While this data does not comprehensively depict the entirety of homelessness, given that a majority of the people who experience homelessness go through short transitional periods, it provides an estimated trend in homelessness across the state. Comparing January 2019 and January 2023, the number of people experiencing homelessness has risen by 62 percent, while the median duration of homelessness has increased by 56 percent. This year has seen a higher number of people experiencing homelessness who are also remaining in the homelessness system for more extended periods.

**Figure 7: The Estimated Number of People Experiencing Homelessness on a Given Night in Connecticut and the Median Number of Days Actively Homeless, January 2019- June 2023**




Source: Connecticut Department of Housing

Black and Latine individuals are disproportionately represented among the homeless population, a reflection of longstanding economic and housing disparities. Based on HUD's Point-in-Time data, in Connecticut, Black and Latine individuals constitute 38.7 percent and 31.7 percent of the homeless population, respectively, despite making up only 9.8 percent and 18.1 percent of the state's total population, respectively.[73]

**Addressing homelessness primarily involves preventing it from occurring. However, despite Connecticut having a relatively better track record of reducing homelessness compared to many states, addressing the root cause of displacement is what will stop the vicious cycles.** The nexus between housing development constraints, affordability, and homelessness is evident.[74] Restrictions on housing development result in reduced housing and increased housing costs. Housing costs soar in areas with housing shortages. When prices and costs escalate, households facing financial constraints or landlord foreclosures cannot sustain payments, resulting in their displacement. Involuntarily displaced individuals often confront limited options for adequate housing, making it increasingly challenging to find new homes and, in extreme cases, leading to homelessness, as housing regulations significantly influence housing costs.

It is evident that displacement is a growing issue in Connecticut. In an ideal situation, homelessness would be rare and temporary, yet an increasing number of people are experiencing homelessness and encountering difficulties in finding stable housing options. Restrictive land-use and zoning laws impede the expansion of affordable housing options by restricting permissible housing types, posing a threat to housing stability for individuals with low or extremely low incomes. Moreover, these regulations limit the state's ability to provide housing for individuals currently facing homelessness.[75] As such, it is crucial to focus on developing affordable housing through the dismantling of exclusionary land-use and zoning laws while simultaneously preventing homelessness by addressing evictions and foreclosures.

# Policy Recommendations

Housing stability is essential for achieving economic growth and improving financial security and mobility for families. In an earlier report, Connecticut Voices for Children highlighted Connecticut's workforce needs, stating that the number of job openings per unemployed person stood at 1.3, meaning there are more jobs than people seeking employment.[76] Housing represents a critical factor in retaining current workers within the state and attracting potential workers to move here, thereby expanding the labor force and stimulating job growth. This expansion, in turn, contributes to increased personal income growth and GDP growth, which increases the state's budget capacity and ability to provide support for families and children.[77] Unfortunately, Connecticut has been unable to meet the demand for affordable housing, especially deeply affordable housing.

The restrictions on housing supply have long-lasting and unfortunate consequences on housing affordability, as this report discusses, posing challenges for households in Connecticut to secure suitable housing. These restrictions not only endanger the right to stable housing but also lead to the displacement of individuals from their homes. With limited options available, residents find it challenging to recover from such displacement. However, several policy changes could alleviate the housing shortage, ultimately improving housing security. This section outlines policy recommendations derived from our research findings from this report and previous housing reports. These suggestions aim to eliminate barriers to adequate housing supply, reform procedures to enhance housing affordability, safety, and justice, and make investments supporting households while addressing displacement issues and promoting housing stability.

## Remove Barriers to Adequate Housing Supply to Support Growing Workforce Needs

The housing shortage is a significant factor in Connecticut's ongoing affordable housing crisis, further exacerbated by zoning regulations that present deliberate barriers to affordable housing development. To effectively address housing insecurity, it is crucial to tackle this shortage. This subsection presents recommendations for promoting denser housing in towns and neighborhoods and adjusting housing regulations to enhance architectural efficiency and space utilization. These are zoning and building code reforms to increase affordable housing development. While these measures do not require increased funding, they will ensure more affordable housing units are built, enhancing housing security for working families.

**Policymakers could introduce policies to encourage denser housing development in towns and neighborhoods and encourage diverse housing development**. Extensive research has consistently demonstrated that promoting the production and preservation of affordable homes offers numerous social and economic benefits to communities and the families residing within them.[78] Here, we present a set of policies aimed at addressing incentives to produce and preserve affordable housing units. These policy recommendations include requirements that towns promote affordable housing development in all Connecticut towns, analyze proposed housing development moratoria or "downzonings," incentivize housing development near transit stations, expand public housing authorities' jurisdiction for affordable housing development, and review and potentially rezone industrial and commercial areas.

- **Require adequate, affordable housing development in all Connecticut towns**. Connecticut's housing needs vary from town to town, necessitating the participation of every municipality in tackling this issue. A fair share approach, championed by Open Communities Alliance (OCA), has

been suggested as a viable statewide solution that would empower households to find housing options that are affordable to them in diverse communities and allow them to thrive.[79] This proposal is rooted in research and real-world outcomes from New Jersey, where a similar model has led to increased housing supply and improved access to affordable housing.[80] Acknowledging that the scarcity of affordable housing affects the entire state and that collaborative endeavors from all towns are essential to tackle these issues will prove to be immensely advantageous.

- **Encourage the development of housing in areas near transit.** Transit-oriented communities serve a dual purpose: they optimize land use for residential areas and provide convenient transportation access for households.[81] As championed by Desegregate CT in their Work Live Ride campaign, these housing developments could include mixed-income housing and bring various benefits, including reduced traffic congestion, lower transportation costs, economic resilience during downturns, and job creation.[82] Encouraging higher-density housing near bus rapid transit stations and passenger railroad stations can serve multiple roles, such as enhancing housing diversity and affordability, bolstering Connecticut's economy, strengthening the state's transportation infrastructure, and improving overall quality of life.[83]

  As a previous CT Voices report proposed, policymakers could enact legislation directing discretionary infrastructure funding toward towns. This proposal would encourage these communities to adjust their zoning regulations, thereby reducing restrictions on multifamily housing and relaxing parking requirements, especially in areas near transit stations.[84] Enacting policies at the state level that promote higher housing density around transit areas will bolster the state's workforce, mitigate cost burdens, and alleviate the housing supply shortage.

- **Require analysis of housing development moratoria and "downzonings."** Connecticut has a history of towns using downzoning and housing development moratoria to prevent development and constrict the housing supply.[85] As previously stated, exclusionary zoning first gained popularity in the 1920s following the passage of the Zoning Enabling Act in Connecticut.[86] During this period, many municipalities began adopting zoning regulations. As housing development expanded through the 1960s and 70s, these regulations became more restrictive in terms of the types of housing allowed in residential areas.[87] Consequently, some towns have maintained very low population densities by using zoning, making it impossible or very expensive for other residents to move in.

  In extreme cases, these housing restrictions have led to a complete shutdown of housing development despite the growing need for housing across the state. Most recently, for example, towns like Trumbull and Shelton have passed moratoria on housing applications at a time when the statewide housing shortage is a growing problem.[88] It is crucial that the state at least require towns to analyze and make public the likely impact of these development moratoria on the housing crisis and the housing security of low- and middle-income families. This policy of requiring analysis when towns enact housing development moratoria could also apply to significant "downzonings," or zoning changes that would decrease how much housing can be built in an area. In the 2023 legislative session, Senate Bill 998 was passed, requiring that the state assess the need for affordable housing units in each planning region and create a methodology for dividing the responsibility to meet the need across municipalities.[89] Here, we call for towns to be mandated to assess and make public the impact of zoning changes and moratoria on their housing supply, making this information available to the public.

- **Allow public housing authorities to build affordable housing in neighboring towns by removing development barriers**. The state is home to public housing authorities that have effectively invested in diverse housing to accommodate the needs of low- and middle-income families, distinct from the profit-driven motives of other housing developers.[90] However, their jurisdiction currently confines them within their respective town borders, thereby limiting housing options for low-income renters.[91] In some towns in the state, local housing authorities are either absent or too small to meet the housing demand. This results in the concentration of government-subsidized affordable housing in specific areas, leaving other communities without these options.

  To address this issue, the state could revise existing laws that restrict the jurisdiction of public housing authorities. This would give low-income residents access to public housing authorities' resources, skills, and, of course, quality, affordable options in more communities across the state. In Connecticut, most public housing authorities successfully operate and develop safe and affordable mixed-income housing.[92] However, the state's constraints on where these model authorities can build create unnecessary barriers to effectively managing and expanding quality affordable housing to meet our state's needs.

- **Review the current use of industrial and commercial zones and encourage rezoning to allow residential development**. Many sizeable land parcels initially designated for industrial use remain reserved for this purpose, even when unused. Additionally, many commercially zoned areas with good access to transportation could support additional housing development. Some of these areas could be more efficiently used for residential housing. However, existing restrictions prevent development from occurring. Beyond assessing the needs for housing as required in SB 998 of 2023, this necessitates a more specific task of re-assessing the areas zoned for industrial and commercial use and considering their repurposing to address housing needs. Research indicates that re-designating certain zones for residential or mixed-use developments can alleviate housing shortages and stimulate the economy.[93] A statewide or local review and funding for municipalities to implement zoning reforms in these areas could help optimize land use and enable more efficient housing development to support the state's workforce.

**Update the building code and requirements to allow for an increased number of housing units**. Presently, various guidelines and regulations for multifamily housing might discourage denser development and do not facilitate flexible or efficient standards for safe and affordable housing units. Here, we present a few changes that could be made to encourage multifamily housing development. These ideas include legalize more multifamily buildings with a single staircase while maintaining resident safety, remove restrictions on new housing units within existing buildings, reduce the minimum size threshold for housing, and expand the residential building code to incorporate missing middle housing.

- **Allow the formulation of new guidelines that could permit the construction of multifamily buildings with a single stairway while maintaining resident safety**.[94] In cities like New York City and Seattle, multifamily residences with fewer than six floors now have the flexibility of a single staircase, signaling a potential avenue for change.[95] The mandate for two or more staircases in multifamily homes stems from a safety standard designed to safeguard residents in the event of a fire. This requirement typically means that buildings above three stories must incorporate at least two staircases. Architects and housing advocates across the U.S. and Canada have raised the point that this code, which emphasizes two-exit staircases, lacks empirical evidence in newer constructions to enhance fire safety. As more buildings are built with fire-safe construction

standards and indoor sprinkler systems, this requirement is less valuable in some cases.[96] They highlight that this design often consumes considerable space, which could be more efficiently utilized for housing purposes.[97] Additionally, they underscore how this requirement stems from outdated building standards, limiting creative housing unit designs and constraining individual unit sizes within multifamily structures.[98]

Reforming building codes to embrace guidelines that are more modern holds promise in simplifying the construction of small-to-medium-sized complexes, especially on limited land parcels. To be clear, we believe that fire safety is essential. However, a shift toward more contemporary standards while maintaining or enhancing fire safety requirements can promote more efficient residential land use. Legislation or a directive asking the state fire marshal to re-evaluate this policy would mirror the similar reforms recently implemented in states like California and Washington. This reassessment could pave the way for spatially efficient housing that meets modern safety standards and is more likely to be affordable.[99]

- **Eliminate restrictions on new housing units constructed within existing buildings.** This will allow existing buildings to be redeveloped into additional housing units. Policymakers could reduce restrictions on residential density by allowing buildings with four or more bedrooms to be converted into multiple separate units with at least two bedrooms each. The state of Washington recently passed a similar bill.[100]

- **Reduce the minimum size threshold for housing.** Municipalities are allowed to set zoning laws that require larger floor areas per unit. The State could instead require towns to set their minimum housing unit size at a maximum of 500 square feet to accommodate the diverse housing needs of individuals who live alone or in two-person households. This policy allows for the creation of smaller, more affordable housing units that can meet the demands of a changing demographic.

- **Extend the residential building code to buildings with up to four housing units.** The Residential Building Code, which presently only applies to one- and two-family homes, exempts covered homes from commercial building requirements. Commercial housing code requirements are generally more stringent and tend to raise construction costs.[101] Connecticut could amend the Connecticut State Building Code to include three- and four-family homes.[102] This adjustment would enable small missing middle housing to be developed at a lower cost and with fewer approval-related barriers. North Carolina passed a similar law in 2023, indicating a trend toward such reforms.[103]

## Reform Procedures to Facilitate Housing Affordability, Ensure Housing Safety, and Advance Housing Justice.

Several housing-related procedures can be introduced and reformed to ensure that development approval processes are geared towards efficiently building more housing, keeping housing affordable, and mitigating the risk of housing loss. Here, we present reforms that, though not funding intensive, could provide ways to ensure that adequate housing development faces fewer obstacles and that households are more justly protected from the dangers of housing insecurity. These recommendations encompass streamlining procedures to ensure healthy and safe housing, introducing and expanding measures to prevent excessive rent increases, and streamlining housing approval processes. Processes and procedures that promote housing development, affordability, and security, which ultimately support economic growth.

**Policymakers could reform and streamline the housing approval processes to make them more efficient.** Streamlining the approval processes that can often cause delays or hinder housing construction is essential for reducing the financial and time costs associated with housing development. Processes could be adapted for homebuilders to be able to get permission to develop housing that meets the needs of residents. This includes the expandsion of criteria for zoning variances and allowance of applications for reduced parking minimums.

- **Expand the criteria for granting zoning variances.** The current zoning variance threshold is relatively rigid, and the zoning variance laws could be modified to introduce more adaptability in areas where zoning regulations have been implemented to constrain diverse housing development. During the 1960s, zoning regulations in many towns grew more restrictive regarding the types of housing permitted in residential areas. By 1970, exclusionary zoning had become the norm in suburban towns across the state.[104] As a result, limitations exist regarding multifamily housing development despite the historical precedent allowing such construction in many designated residential areas. Today, approximately 53 percent of Connecticut's housing stock was constructed prior to 1970, and 41 percent was built before 1960.[105]

  Under current law, obtaining a variance requires demonstrating that existing zoning laws would lead to "exceptional difficulty or unusual hardship," which is a very high threshold. [106] However, the Legislature can amend the requirements for granting zoning variances.[107] To allow more flexibility in local zoning and encourage new housing construction, this amendment proposes simplifying the process for property owners to renovate their homes and incorporate new units, backed by local boards of zoning appeals or city plan commissions. The standards for acquiring a zoning variance could be modified to allow applicants eligibility for a variance if they demonstrate alignment between their project and existing structures in the neighborhood.

- **Allow applications for reduced parking minimums.** Parking minimums remain a significant restriction on affordable housing development. Some of the wealthiest towns in Connecticut have imposed high minimum parking requirements, sometimes mandating over two parking spots per housing unit.[108] As expected, this has discouraged housing development.[109] Legislative reforms in Connecticut led to the enactment of state-level legislation restricting excessive parking requirements in zoning.[110] To further these crucial reforms and increase the diversity of available housing and unit types, the state could give homebuilders the option to go through an objective process to request permission to construct fewer parking spaces than mandated by parking minimums. A homebuilder could be able to submit an independent, third-party parking analysis demonstrating that fewer parking spaces than required will not lead to significant parking issues. The town could then be required to show that the mandated number of parking spots is actually necessary. If they cannot, the homebuilder could be allowed to build the lower number of parking spots.

**Streamline procedures to ensure access to healthy and safe housing.** Tenants frequently find themselves living in unhealthy and unsafe housing, trapped in deteriorating units because landlords are not maintaining the properties as required by law.[111] Several actions can be taken to address this issue, including mandate the disclosure of the natural owners of rental properties and implementing landlord licensing programs, increase fines for landlords who violate the housing code and are prosecuted criminally, establish special penalties for landlords who exhibit a consistent pattern of neglect, and fund local health departments to

conduct housing code inspections. Collectively, these measures aim to maintain and improve the safety and habitability of housing units while providing a better living environment for tenants.

- **Mandate that towns require property owners to disclose the identity of natural persons who own rental property and implement landlord licensing.** Enforcing laws aimed at maintaining safe and affordable housing requires local governments to establish communication with landlords. Difficulties often arise when town officials attempt to contact property owners or hold them accountable for repairs or violations because owners can remain anonymous, especially when utilizing corporate structures such as LLCs to conceal their identities.[112]

  Municipal agencies and state officials have grappled with difficulties for years in identifying and holding accountable such landlords. This has led to the allocation of substantial time and effort by local housing code enforcement officials and state housing prosecutors to identify or locate the owners of rental properties where housing code violations or other issues exist. To address this challenge, policymakers have an opportunity to make it mandatory for property owners to disclose their natural person ownership to municipal governments across the state. Furthermore, they can consider increasing the allowable penalties for noncompliance. These changes would empower cities and towns to hold absentee landlords accountable more effectively and address health and safety concerns, particularly during emergencies.

  In 2023, Public Act No. 23-207 was enacted, providing provisions that allow municipalities to require the disclosure of natural person ownership of rental property.[113] However, improvements can be made by amending the law to mandate, rather than merely allow, municipalities to collect information on natural person property ownership. This proposed change aligns with the precedent set by the state's foreclosure laws, which already require identity disclosure to town governments. Implementing this change would effectively remove the veil of anonymity behind which many landlords hide, allowing the state and towns to allocate their limited resources more efficiently toward addressing problematic landlords.

  Another effective measure to ensure landlords are easily contactable and held accountable is landlord licensing. Policymakers could introduce rental licensing, mandating inspection and approval of houses for rental purposes based on minimum health and safety standards. Landlords failing to comply might face temporary license revocation or suspension until their housing units meet the required criteria. Including health and safety inspection requirements during license renewal would incentivize landlords to maintain suitable housing conditions, albeit requiring a more robust inspection infrastructure.

  Enforcing rental licensing would enable proactive monitoring of rental housing conditions by municipalities, ensuring compliance with standards before landlords rent out their properties. The licensing system, along with the potential consequence of losing the license, would act as a deterrent for landlords, motivating them to maintain safe and adequate housing conditions. Certain towns already have landlord licensing programs in place, and implementing more robust enforcement measures should be embraced.[114]

- **Allow higher housing code fines in criminal actions against landlords.** Increasing allowable fines for infractions will be a stronger deterrent from housing code violations. With the enactment of Public Act No. 23-207 this past June, policymakers increased the maximum fine for housing

code violations for the first time in 20 years, which will ensure these fines are a credible deterrent against neglect and the unsafe and unsanitary housing conditions that have harmed tenants across the state.[115] The maximum housing code fine increased from $250 to $2000. However, the change introduced in Public Act No. 23-207 only applied to civil cases against landlords charged with violating the housing code.[116] To bolster the efficacy of the higher fines as a deterrent, amending the statute to eliminate the restriction solely to civil cases would empower the state attorney dealing with housing matters to pursue the newly permitted higher penalties within criminal actions brought against absentee landlords.

- **Establish new penalties for property owners who have demonstrated a pattern of neglect for their rental properties.** These may include requiring that landlords pay relocation fees in cases where negligence results in the displacement of tenants.[117] Additionally, landlords with a pattern of committing housing code violations could face penalties such as a temporary ban on purchasing more rental properties through the seizure of their business licenses and denial of any building permit applications for new construction.[118] Implementing stricter and longer-term consequences for chronic neglect will discourage absentee landlords from extending their detrimental practices to additional tenant households.

- **Fund local health departments to conduct housing code inspections.** In numerous Connecticut towns, maintaining sufficient housing inspections is a challenge. This aspect of housing code adherence is crucial, requiring adequate funding to fulfill the need. While some municipalities have dedicated departments that inspect tenant complaints, many do not. However, all municipalities have health departments, which could also be used as the vehicle for ensuring safe and healthy living conditions. Proper funding and the establishment of rigorous and routine inspection processes are essential in guaranteeing tenant safety without necessitating their pursuit of officials to report unhealthy housing conditions.

**Introduce and expand measures to prevent excessive rent increases and curb practices that promote housing loss.** As we have discussed in this and previous reports, housing expenses weigh heavily on Connecticut's renters, and there are inadequate safeguards to keep these increases fair and manageable. Furthermore, homeowners who struggle to keep up with mortgage payments face the risk of losing their homes, exacerbating their economic distress. Policymakers have the opportunity to bolster renter protections through the expansion of fair rent commissions and creation of caps on excessive rent increases. Additionally, the Legislature can restrict punitive foreclosures targeting homeowners who fall behind on property tax payments or other non-mortgage fees.

- **Expand the requirement to establish Fair Rent Commissions in more towns**. Fair rent commissions are crucial for safeguarding tenants against excessive rent hikes and addressing serious housing grievances.[119] In 2022, the Connecticut General Assembly passed the Fair Rent Commission Act 22-30, mandating the establishment of these commissions in municipalities with populations over 25,000.[120] However, this legislation excludes renters in most towns from the rights tenants enjoy in larger communities solely based on their town's size. For instance, towns like Ansonia, Bethel, Derby, North Canaan, and Windham, even though they have some of the highest housing cost burden rates among renters, do not have fair rent commissions and are not obligated to establish them under the current law.[121] As a result, renters in these towns, where 50 percent of renter households are cost-burdened, are vulnerable to excessive rent increases and neglect from landlords.[122] Consequently, renters in such towns may be more likely to endure unjust treatment

and reside in inhospitable conditions because they fear losing their homes if they challenge their landlords.

Extending the requirement of establishing fair rent commissions to towns with over 5,000 residents will extend vital protections to thousands of renter households. This expansion of the mandate aims to provide essential safeguards for renters, ensuring they have a more equitable process for addressing unjust housing conditions and rent increases.

- **Introduce a cap on excessive rent increases and mandate landlords promptly notify tenants of planned increases.** Currently, there are no universal statewide regulations to limit the extent of rent increases imposed by landlords. Under the current system, action through fair rent commissions can only be initiated when a tenant formally files a complaint. Consequently, tenants frequently find themselves without sufficient time to relocate when confronted with rent hikes beyond their means. This contributes to housing cost burdens, heightening the risk of displacement among renters as individuals struggle to find alternative housing solutions. Such situations lead to exorbitant rent hikes, leaving tenants with limited resources for other essential expenses, including food, bills, and school supplies.[123] To tackle this problem, policymakers could consider implementing a rent cap, a proposal championed by the Connecticut Tenants Union and one we included in a previous CT Voices report.[124]

  By implementing this anti-gouging measure, landlords would still have the opportunity to earn a fair profit from their rental properties. At the same time, tenants would be protected from being forced out of their homes due to excessive rent increases. Additionally, there could be a requirement for landlords to issue tenants a longer notice about any proposed rent hike, offering tenants ample time to explore other housing options if the increase is unaffordable for them. Comparable laws have been implemented in Oregon and California to address rent affordability challenges.[125]

- **Reduce punitive foreclosures targeting homeowners who miss property tax payments or other non-mortgage fees**. While mortgage expenses are a significant factor leading to housing displacement, many families confront the threat of foreclosure due to missed payments on non-mortgage costs, such as property taxes or sewer fees. These overdue payments can often escalate, pressuring families into foreclosure or exacerbating their financial strain. For instance, in Connecticut, foreclosure proceedings can be initiated due to outstanding bills like sewer payments, which sometimes amount to relatively small sums, at times less than $2,000. Unfortunately, commencing foreclosure proceedings can add a substantial charge for homeowners, augmenting their debt by $2,500 or more.[126] Sometimes, this incentivizes municipal debt buyers to profit from the situation and the 18 percent annual interest, pushing families deeper into debt.[127]

  To address this issue, legislators could raise the threshold for the amount of money that should be owed before foreclosure proceedings can be initiated in cases of unpaid bills. Furthermore, reducing the statutory rate on delinquent property taxes, which is currently allowed to reach a maximum rate of 18 percent, would help homeowners keep their homes and manage their debts. These changes would improve homeowners' opportunities to address their financial challenges and avoid unnecessary foreclosures.[128]

## Invest in Mitigating Housing Displacement and Promoting Housing Stability.

Despite the ongoing housing challenges in the state, a range of strategies can enhance housing stability and bring the economic benefits that come with housing security. However, these strategies would require more active funding and investment. In this section, we present policy recommendations aimed at making the current system more effective in ensuring tenants can manage housing costs, recover from housing loss, and maintain housing stability. These policies include extending protections for tenants in eviction cases, expanding income support for low and middle-income families, and enhancing the effectiveness of homelessness response systems. Increased investments in preventing evictions and funding systems to reduce homelessness and support those facing the threat of displacement will boost economic growth and actively contribute to building the state's economy.

**Expand protections for tenants in eviction cases.** The power imbalance between landlords and tenants is a multifaceted issue that underlies an unjust system contributing to housing instability. [129] It is imperative to tackle the institutional problems in the summary processes in housing court, which may disproportionately harm renters' interests. Effectively addressing these issues can be achieved through initiatives such as eviction record sealing and the expansion of good cause eviction protections. These measures are designed to safeguard tenants' rights within their housing arrangements.

- **Extend identity sealing of eviction records and enhance enforcement.** The critical role of tenant screening in perpetuating homelessness cannot be overstated. Once a family has an eviction filed against them, the lasting impact of this eviction becomes a figurative scarlet letter on their record.[130] Tenant screening companies utilize court records to provide landlords with this information as a potential negative data point. This data continues to shadow tenants as they navigate the challenging process of submitting multiple rental applications in pursuit of suitable, affordable housing.[131] A significant barrier faced by families who have experienced eviction is the consideration of these evictions in their rental application screenings.

  In 2023, Connecticut took a significant step by becoming the 11th state to pass eviction record-sealing legislation.[132] Public Act 23-207 included provisions designed to restrict access to eviction records, especially in cases dismissed by the court or landlord, withdrawn by the court or landlord, or decided in favor of the tenant.[133] It also prohibits landlords from using sealed eviction records to deny rental opportunities to tenants. We have previously supported this policy in a 2023 report.[134] However, under current Connecticut law, tenants who have received an eviction judgment are still burdened with this record for five years.[135]

  Many eviction cases conclude with stipulated judgments, which do not meet the criteria of cases restricted by Public Act 23-207 when they favor the landlord. There is potential for policymakers to enact laws that extend this protection to tenants affected by stipulated judgments favoring the landlord. In addition, Policymakers could limit the look-back period for eviction records to match the period when the records are available on the judicial branch's website. These are published for three years, and so reducing the look-back period to match the court system's practices will help households impacted by their eviction history.[136] Policymakers could also include more robust enforcement by including punitive measures for tenant screening companies that provide landlords with records.

- **Expand good cause eviction protections.** To ensure that tenants in apartment complexes are protected from unjust displacement, as we have proposed in a previous report, it is essential to establish a foundation of stability by implementing good cause eviction laws.[137] Championed by

the Connecticut Tenants Union, the just cause campaign expands the good cause eviction laws, which regulate the legally acceptable grounds for landlords to initiate eviction proceedings or decide not to renew a lease. These laws typically confine acceptable grounds to factors such as nonpayment of rent, property damage, disruptive behavior, lease violations, criminal activities within the rental unit, and the landlord's genuine intentions to sell, renovate, or personally occupy the rental unit.[138]

Advocacy groups have observed a notable rise in no-cause evictions of late, particularly when leases expire, and landlords opt not to renew them.[139] These evictions are commonly labeled as due to the "lapse of time." Furthermore, no-fault evictions are sometimes driven by unlawful motives such as discrimination or retaliation for requesting repairs or making complaints to the municipality, which can be difficult for renters to prove. The expansion of good cause eviction laws would protect tenants in these situations.

Connecticut currently protects against no-cause evictions for specific groups, including senior citizens and individuals with disabilities.[140] Expanding these just-cause protections to encompass all rental housing, except for owner-occupied rentals, will further strengthen the stability of residential arrangements. This expansion will also empower tenants to raise concerns about unfair treatment, discrimination, or mistreatment by landlords without the fear of being compelled to vacate their homes. Several states, such as New Jersey, Washington, Oregon, California, and New Hampshire, have already enacted laws to safeguard tenants from such evictions.[141]

**Expand income and income equivalent support for low- and middle-income families**. We have highlighted in earlier reports how the income available to many households does not match their housing costs and how this raises an affordability issue. Our previous report highlighted how income and income-equivalent support for low- and middle-income families can make housing more affordable and promote justice.[142] Policies aimed at providing assistance include a fully refundable property tax credit that is also available to renters, the creation of a state-level child tax credit, and the expansion of Connecticut's Right to Counsel program that provides free legal support for those facing eviction.

- **Expand the Connecticut Property Tax Credit (CT PTC), make it fully refundable, and extend its availability to renters**. Property tax credits serve as a significant means for households to find relief from income-related challenges.[143] Extensive research has demonstrated that expanding the CT PTC would directly and positively impact households coping with rising costs and the state's regressive tax system. As emphasized in prior reports,[144] this expansion would relieve the cost burdens faced by households subjected to higher effective tax rates. It would also foster economic growth.[145]

  By making the CT PTC fully refundable and available to renters, numerous lower- and middle-income households contending with housing cost burdens would receive the crucial support they require.[146] Several states, such as Hawaii, Washington D.C., Wisconsin, and Rhode Island, have maintained fully refundable property tax credits for years, and they have effectively broadened the reach of these benefits to include renter households. This strategy would potentially enhance housing affordability and contribute to overall economic well-being.[147]

- **Create a Connecticut Child Tax Credit.** The tax system in Connecticut unfairly burdens low-income and middle-income families.[148] Creating a permanent CT CTC would help make our tax system fairer, improve financial security for families, and assist them in keeping up with housing costs. As demonstrated, households with children are more likely to be burdened by housing costs. This tax credit would be even more beneficial to lower-income households, which are more likely to be renters and more likely to be cost-burdened. The CTC increases financial protection for

households with children, easing the burden of housing costs. This holds particular importance in Connecticut, where the income tax structure does not adjust for family size or child-related expenses despite being a high-cost-of-living state.[149]

- **Expand and fully fund the Right to Counsel Program**. Connecticut's first-in-the-nation state-level right to counsel program has been instrumental in preventing many tenants from facing displacement. National research has consistently demonstrated the program's positive impact, and even in Connecticut, where its reach is currently limited, the results call for further expansion of the program.[150] An independent evaluation of the right-to-counsel program revealed that it increased the number of tenants with legal representation in eviction cases by 176 percent in the areas where it operated. Additionally, it helped clients achieve their stated goals in approximately 73 percent of cases.[151] The program saves residents facing eviction from paying costly legal fees as well as saves the state an estimated $5.8-$6.3 million before the end of its first year.[152] However, the program's funding is currently secured only until 2024.

  Expanding the program's reach is crucial for maximizing its impact, as it currently focuses on residents in zip codes with the highest eviction rates, leaving renters in only a limited number of municipalities with access to this critical resource. While expanding the program will require a financial commitment, the benefits would be substantial. It would provide crucial support to tenants facing the threat of eviction, who often find themselves disadvantaged in eviction court due to a lack of legal representation, and the impact so far shows a strong case for making it a permanent part of the state's efforts to protect tenants and support families.[153]

  Additionally, as we have highlighted in a previous report, expanding the program and ensuring it has permanent funding is a matter of justice as well as economic prudence.[154] By leveling the playing field for tenants, Connecticut's Right to Counsel can help save the state money by reducing the burdens imposed on various systems by evictions. These burdens include increased costs in health care, foster care, emergency shelter, education, correctional services, and other intangible costs to the community.[155]

**Improve the effectiveness of the Homelessness Response System**.[156] While we argue that addressing the root cause is paramount, we are also mindful of supporting residents now at various housing needs, including those individuals experiencing homelessness. Connecticut's homelessness response system has played a vital role in providing support to these residents; however, in trying to keep up with the growing demand for services, these programs have encountered challenges such as underfunding, low wages, and difficulties retaining staff. Despite these obstacles, organizations delivering homeless services have, through emergency measures, been able to continue operating at maximum capacity as the number of people in need of assistance continues to rise. Ensuring annual funds to support the operational costs of the Homelessness Response System as well as annual investments in supportive housing are lifelines for those that need emergency housing assistance.

Several measures can be implemented to improve the current system's effectiveness and work towards its goal of preventing and ending homelessness. These measures include allocating additional funding to the system, committing to annual state funding for the cold weather emergency response program, and funding the construction of more supportive housing. These steps are crucial if the state is committed to transforming homelessness from a long-term issue into a temporary situation and ensuring that individuals without homes have access to safe shelter.

- **Support the annual operational costs of the Homelessness Response System.** The homelessness response system in Connecticut has faced a series of significant challenges. These challenges encompass issues such as underfunded service providers, low wages among frontline workers, and difficulties with staff retention, collectively hindering the system's capacity to combat homelessness across the state effectively.[157]

  Moreover, the system confronts a heightened demand for its services, especially during extreme weather conditions when individuals who are unhoused urgently need shelter.[158] The existing cold weather emergency response system provides temporary housing solutions for people experiencing homelessness, but its operations often prove costly and lack permanent funding. These challenges, including low pay and staff retention, hinder professional development among homelessness service providers, limiting their capacity to serve homeless individuals effectively.

  Providing annual funding for homelessness response during cold weather, supporting better wages for staff, and enhancing the Coordinated Access Network (CAN) infrastructure will create a more robust and sustainable homelessness response system.[159] Furthermore, increasing funding to support higher wages and fill gaps in available services will ensure that individuals within the homelessness system receive the best possible support as they navigate the journey towards housing stability.

- **Provide an annual investment in supportive housing.** The current Coordinated Access Network (CAN) for homelessness services relies on supportive housing options to provide shelter for those without another place to stay. Establishing annual funding for the maintenance and expansion of these structures is crucial to the goal of ensuring that those who need CAN services have access to shelter and safety. Numerous people facing homelessness due to a variety of social and health-related factors need more significant, long-term housing assistance. There has been progress in increasing the number of supportive housing units in Connecticut, with approximately 2,000 more available than a decade ago;[160] our previous report suggested, however, the necessity for further investment in supportive housing.[161] The estimated need for an additional 5,600 units underscores the urgency of increased funding to achieve this goal.[162]

  Providing permanent supportive housing to vulnerable individuals promotes stability, aids employment, and improves health outcomes, ultimately benefiting communities.[163] While the required funding is substantial, the investment is justified due to the associated health and well-being enhancements and the state's potential cost savings. Studies have consistently shown that providing supportive housing is significantly less expensive than alternative forms of care, such as outpatient stays and emergency room visits.[164]

# Conclusion

Everyone deserves stable and adequate housing, but in Connecticut, securing this necessity remains a struggle for many people, from renter households to homeowners. The housing affordability crisis in Connecticut keeps many in a state of residential instability and makes it easier for residents to fall into being unhoused. With the shortage of housing and the resulting remarkably high cost of housing, some people are squeezed out of security while others lose the wealth they have accumulated. Black and Hispanic families feel the brunt of housing insecurity.

A longstanding set of policies in Connecticut, particularly the self-defeating zoning and land-use regulations in many municipalities across the state, lead to an insufficient amount of housing development, which leads to inadequate housing (inclusive of affordable housing), which leads to higher demand, which leads to housing unaffordability. These regulations exacerbate the homelessness problem in Connecticut as many hardworking people and families find it more difficult to secure housing stability. Underdevelopment of housing is linked to higher housing costs, and for both renters and homeowners, we have shown how the high cost of housing can translate to displacements due to missed mortgage and rent payments. The foreclosures and evictions that result from this can funnel more people through homelessness, and for those already experiencing homelessness, higher housing costs mean more difficulty finding housing. This will, in turn, increase pressure on the homelessness response system.

Government intervention is important to keep households secure from displacement. However, as interventions come later in a household's path to housing instability, from evictions to foreclosure and homelessness response, it becomes a more expensive responsibility for the state. Ensuring an adequate supply of housing suited for all of our state's families could reduce some of the burdens on the homelessness response system while providing increased housing affordability. This could grant communities more stability, allow families and children to thrive, and reinvigorate economic mobility.

To empower Connecticut's residents to thrive and pursue their American dreams, the state must create an environment conducive to housing stability for all. Facilitating economic security, fostering a vibrant economy, and establishing supportive systems for families necessitate, among other things, a substantial shift towards increased housing development to meet the current demand. This requires zoning and land-use reforms that allow for the development of affordable housing in every town across the state. Beyond supply and reforms, it also requires accompanying measures that facilitate housing affordability, ensure housing safety, and mitigate housing displacement. It is only through these efforts that the state can ensure all residents, regardless of their background, have the chance to reach their goals and lead fulfilling lives.

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# Appendix

## Appendix 1: Connecticut Towns and Population Density, 2021

| Location | Land Area (sq. miles) | Population per sq. mile 2021 |
|---|---|---|
| **Andover** | 15.5 | 193.4 |
| **Ansonia** | 6 | 3157.5 |
| **Ashford** | 38.8 | 108.1 |
| **Avon** | 23.1 | 814.8 |
| **Barkhamsted** | 36.2 | 101.1 |
| **Beacon Falls** | 9.8 | 615.0 |
| **Berlin** | 26.4 | 761.6 |
| **Bethany** | 21 | 253.9 |
| **Bethel** | 16.8 | 1207.6 |
| **Bethlehem** | 19.4 | 175.7 |
| **Bloomfield** | 26 | 823.0 |
| **Bolton** | 14.4 | 336.0 |
| **Bozrah** | 20 | 119.5 |
| **Branford** | 22 | 1283.2 |
| **Bridgeport** | 16 | 9283.1 |
| **Bridgewater** | 16.2 | 112.6 |
| **Bristol** | 26.5 | 2291.8 |
| **Brookfield** | 19.8 | 880.2 |
| **Brooklyn** | 29 | 290.4 |
| **Burlington** | 29.8 | 319.2 |
| **Canaan** | 33 | 37.1 |
| **Canterbury** | 39.9 | 126.6 |
| **Canton** | 24.6 | 411.8 |
| **Chaplin** | 19.4 | 113.8 |
| **Cheshire** | 32.9 | 874.3 |
| **Chester** | 16 | 236.7 |
| **Clinton** | 16.3 | 814.9 |
| **Colchester** | 49.1 | 316.7 |
| **Colebrook** | 31.5 | 45.1 |
| **Columbia** | 21.4 | 246.2 |
| **Cornwall** | 46 | 30.0 |
| **Coventry** | 37.7 | 323.2 |
| **Cromwell** | 12.4 | 1149.4 |
| **Danbury** | 42.1 | 2047.4 |
| **Darien** | 12.9 | 1665.5 |
| **Deep River** | 13.6 | 328.9 |
| **Derby** | 5 | 2477.4 |
| **Durham** | 23.6 | 306.9 |
| **East Granby** | 17.5 | 294.2 |

| Location | Land Area (sq. miles) | Population per sq. mile 2021 |
|---|---|---|
| **East Haddam** | 54.3 | 165.2 |
| **East Hampton** | 35.6 | 361.2 |
| **East Hartford** | 18 | 2831.7 |
| **East Haven** | 12.3 | 2280.8 |
| **East Lyme** | 34 | 552.9 |
| **East Windsor** | 26.3 | 425.5 |
| **Eastford** | 28.9 | 57.0 |
| **Easton** | 27.4 | 277.4 |
| **Ellington** | 34.1 | 479.1 |
| **Enfield** | 33.4 | 1271.9 |
| **Essex** | 10.4 | 646.6 |
| **Fairfield** | 30 | 2057.9 |
| **Farmington** | 28.1 | 945.2 |
| **Franklin** | 19.5 | 94.1 |
| **Glastonbury** | 51.4 | 682.1 |
| **Goshen** | 43.7 | 71.8 |
| **Granby** | 40.7 | 269.6 |
| **Greenwich** | 47.9 | 1324.7 |
| **Griswold** | 35 | 327.4 |
| **Groton** | 31.3 | 1236.0 |
| **Guilford** | 47.2 | 468.5 |
| **Haddam** | 44 | 193.0 |
| **Hamden** | 32.8 | 1864.6 |
| **Hampton** | 25 | 67.4 |
| **Hartford** | 17.3 | 7026.7 |
| **Hartland** | 33 | 59.7 |
| **Harwinton** | 30.8 | 178.5 |
| **Hebron** | 36.9 | 247.2 |
| **Kent** | 48.5 | 61.2 |
| **Killingly** | 48.5 | 364.6 |
| **Killingworth** | 35.3 | 177.8 |
| **Lebanon** | 54.1 | 132.0 |
| **Ledyard** | 38.1 | 401.9 |
| **Lisbon** | 16.3 | 257.5 |
| **Litchfield** | 56.1 | 145.5 |
| **Lyme** | 31.9 | 76.2 |
| **Madison** | 36.2 | 490.1 |
| **Manchester** | 27.3 | 2177.7 |
| **Mansfield** | 44.5 | 594.0 |
| **Marlborough** | 23.3 | 264.2 |
| **Meriden** | 23.7 | 2565.0 |
| **Middlebury** | 17.8 | 427.9 |
| **Middlefield** | 12.7 | 336.7 |
| **Middletown** | 40.9 | 1153.2 |

| Location | Land Area (sq. miles) | Population per sq. mile 2021 |
|---|---|---|
| **Milford** | 22.6 | 2314.5 |
| **Monroe** | 26.1 | 725.2 |
| **Montville** | 42 | 443.0 |
| **Morris** | 17.2 | 124.9 |
| **Naugatuck** | 16.4 | 1926.0 |
| **New Britain** | 13.3 | 5565.6 |
| **New Canaan** | 22.1 | 931.0 |
| **New Fairfield** | 20.5 | 665.4 |
| **New Hartford** | 37 | 180.7 |
| **New Haven** | 18.9 | 7083.3 |
| **New London** | 5.5 | 5015.5 |
| **New Milford** | 61.6 | 455.7 |
| **Newington** | 13.2 | 2310.1 |
| **Newtown** | 57.8 | 473.8 |
| **Norfolk** | 45.3 | 37.2 |
| **North Branford** | 24.9 | 547.9 |
| **North Canaan** | 19.5 | 164.6 |
| **North Haven** | 20.8 | 1164.3 |
| **North Stonington** | 54.3 | 94.9 |
| **Norwalk** | 22.8 | 3983.4 |
| **Norwich** | 28.3 | 1414.1 |
| **Old Lyme** | 23.1 | 328.2 |
| **Old Saybrook** | 15 | 700.4 |
| **Orange** | 17.2 | 827.0 |
| **Oxford** | 32.9 | 387.4 |
| **Plainfield** | 42.3 | 354.4 |
| **Plainville** | 9.7 | 1805.6 |
| **Plymouth** | 21.7 | 539.4 |
| **Pomfret** | 40.3 | 105.6 |
| **Portland** | 23.4 | 404.2 |
| **Preston** | 30.9 | 154.6 |
| **Prospect** | 14.3 | 654.6 |
| **Putnam** | 20.3 | 455.7 |
| **Redding** | 31.5 | 280.3 |
| **Ridgefield** | 34.4 | 728.3 |
| **Rocky Hill** | 13.5 | 1532.0 |
| **Roxbury** | 26.2 | 80.3 |
| **Salem** | 29 | 144.3 |
| **Salisbury** | 57.3 | 70.6 |
| **Scotland** | 18.6 | 88.1 |
| **Seymour** | 14.6 | 1146.0 |
| **Sharon** | 58.7 | 45.6 |
| **Shelton** | 30.6 | 1338.0 |
| **Sherman** | 21.8 | 162.6 |

| Location | Land Area (sq. miles) | Population per sq. mile 2021 |
|---|---|---|
| **Simsbury** | 33.9 | 721.7 |
| **Somers** | 28.3 | 367.4 |
| **South Windsor** | 28 | 954.3 |
| **Southbury** | 39.1 | 508.1 |
| **Southington** | 36 | 1207.6 |
| **Sprague** | 13.2 | 223.9 |
| **Stafford** | 58 | 197.8 |
| **Stamford** | 37.7 | 3576.1 |
| **Sterling** | 27.2 | 132.3 |
| **Stonington** | 38.7 | 474.3 |
| **Stratford** | 17.6 | 2975.0 |
| **Suffield** | 42.2 | 375.9 |
| **Thomaston** | 12 | 624.8 |
| **Thompson** | 47 | 196.0 |
| **Tolland** | 39.7 | 366.4 |
| **Torrington** | 39.8 | 890.6 |
| **Trumbull** | 23.3 | 1580.7 |
| **Union** | 28.7 | 32.5 |
| **Vernon** | 17.7 | 1695.0 |
| **Voluntown** | 39 | 65.5 |
| **Wallingford** | 39 | 1139.2 |
| **Warren** | 26.3 | 52.6 |
| **Washington** | 38.2 | 94.7 |
| **Waterbury** | 28.6 | 3978.4 |
| **Waterford** | 32.8 | 596.3 |
| **Watertown** | 29.2 | 757.2 |
| **West Hartford** | 22 | 2910.6 |
| **West Haven** | 10.8 | 5140.6 |
| **Westbrook** | 15.7 | 433.1 |
| **Weston** | 19.8 | 522.2 |
| **Westport** | 20 | 1358.4 |
| **Wethersfield** | 12.4 | 2190.5 |
| **Willington** | 33.3 | 167.7 |
| **Wilton** | 27 | 684.7 |
| **Winchester** | 32.3 | 320.0 |
| **Windham** | 27.1 | 903.3 |
| **Windsor** | 29.6 | 994.1 |
| **Windsor Locks** | 9 | 1395.4 |
| **Wolcott** | 20.4 | 795.7 |
| **Woodbridge** | 18.8 | 482.6 |
| **Woodbury** | 36.5 | 267.5 |
| **Woodstock** | 60.5 | 135.3 |
| **Connecticut** | 4845.4 | 744.1 |

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