FOSTERING STABLE HOMES

TACKLING HOUSING DISPLACEMENT FOR A STRONGER CONNECTICUT

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CONNECTICUT VOICES FOR CHILDREN

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

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

The restrictive nature of housing development laws and regulations in Connecticut significantly diminishes housing supply. Connecticut's escalating housing costs, fueled by restrictive zoning and fiscal policies, disproportionately impact low and middle-income households.[5] 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.[6] A report ranking zoning and land use restrictiveness placed Connecticut among the most stringent states, particularly in the Northeast, emphasizing its restrictive zoning practices compared to other states.[7] The emphasis on curbing housing growth through single-family zoning has effectively reduced housing density and, consequently, the overall supply. [8] Policies that discourage housing density play a role in decreasing population density and fostering neighborhood exclusivity.

The emphasis on curbing housing growth through single-family zoning has effectively reduced housing density and, consequently, the overall supply. [9] Across the country, evidence points to zoning regulations including density restrictions and parking minimums as key factors in limiting housing development.[10] Conversely, research has demonstrated that relaxing laws around single-family residential zoning correlates with increased housing supply.[11] 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.[12] 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.

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, and a notable decline in housing permits issued post the 2008 recession, have contributed to slower housing production growth in the state.[13] 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 existing housing units that were built between 1990 and 2022, where Connecticut falls short at 20.2 percent compared to the national average of 37.8 percent.[14] The state also recorded the lowest growth in housing units in the Northeast from 2012 to 2022, indicating a restrained housing supply.[15]

As a result, we're witnessing increased housing cost burdens on Connecticut residents compared to the U.S. overall. Today, the median rent and cost to purchase a home is $ 1,374 and $323,700, respectively, in Connecticut.[16] The median income in Connecticut is $ 90,213.[17] However, compared to white residents who earn on average $ 98,855 a year, Connecticut's Black residents earn $ 59,728 on average a year and Hispanic and Latine residents earn $56,787. It's 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. 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.[18]

Land-Use and Zoning Restrictions Displaces Renters

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. Towns that have experienced more substantial housing growth since 1990 tend to offer more affordable rents when measured as the ratio of median rent to median household income.[19]

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. A larger percentage of Connecticut's Black and Hispanic households struggle to stay current on rent payments compared to the renters as a whole. 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. 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. Also, 20.7 percent of renter households with children were behind on rent payments.

The consequences of evictions are profound, leading to housing instability, displacement, and, in some cases, homelessness. They exacerbate economic hardship, perpetuating financial exclusion.[20] Evictions substantially increase the likelihood that families will have to seek shelter at emergency facilities, disrupting employment, education, and health.[21] Although not all eviction cases result in homelessness, a significant portion of those experiencing homelessness have a history of eviction.[22] This pattern helps explain why research has found that rent unaffordability in terms of high area rents is a significant predictor of homelessness rates.[23]

Land-Use and Zoning Restrictions Displaces Homeowners

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.[24] 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.[25] 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. In Connecticut, the homeownership rate stands at 41.9 percent for Hispanic or Latine households and 44.4 percent for Black households, significantly lower than the 71.5 percent rate for white households.

Black and Hispanic homeowners in Connecticut encounter more difficulties with mortgage payments compared to the average household. Five and one-half 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 share of those behind on mortgage payments is 4.95 percentage points higher compared to the share among Black homeowners in the U.S. as a whole. 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.[26] 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.

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. 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.[27] In contrast, the U.S. foreclosure filing rate was 1 in every 1,389 homes during this period. 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. It also increases the likelihood of evictions and periods of homelessness.

Land-Use and Zoning Restrictions Keeps Households Displaced

After a period of decline, Connecticut has witnessed an increase in both the number of individuals experiencing homelessness and the duration of their homelessness.[28] According to the U.S. Department of Housing and Urban Development's (HUD) 2022 point-in-time estimates, 2,930 individuals were experiencing homelessness.[29] This is 36.7 percent lower than it was in 2008. However, this is a 13 percent increase from 2021. 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. Black and Hispanic individuals are disproportionately represented among the homeless population, a reflection of longstanding economic and housing disparities.

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.[30] 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.

Policy Recommendations

I. Remove Barriers to Adequate Housing Supply to Support Growing Workforce Needs

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.[31] 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.

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.

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

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.

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.[32] 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.

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.

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

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. [33] 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.

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.[34] 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.

Improve the effectiveness of the Homelessness Response System.[35] 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.

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