



Fair Housing & Equity in Connecticut

Presenters: Erin Boggs, Executive Director, Open Communities Alliance; Janice Elliott, Executive Director, The Melville Charitable Trust; Alicia Woodsby, Executive Director, Partnership for Strong Communities

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BOOSTING ACCESS TO OPPORTUNITY AS A PATH TO GREATER EQUITY

Erin Boggs, Esq.
Open Communities Alliance



OPEN COMMUNITIES
ALLIANCE

Embracing Diversity to Strengthen Connecticut



OPEN COMMUNITIES ALLIANCE

Embracing Diversity to Strengthen Connecticut

Open Communities Alliance is a Connecticut-based civil rights non-profit working with an urban-suburban interracial coalition to advocate for access to opportunity, particularly through promoting affordable housing development in thriving communities.

THE PROBLEM WE ARE TRYING TO SOLVE

Broad racial and ethnic inequities across issue areas

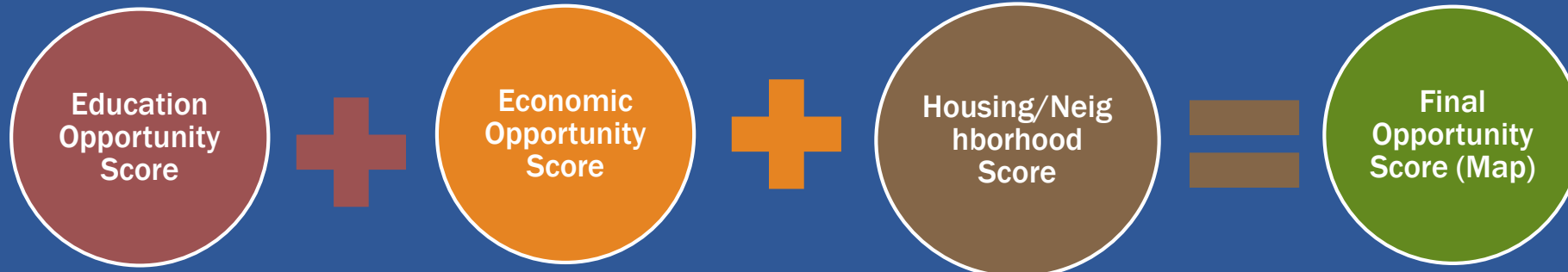
- health
- education
- unemployment
- incarceration



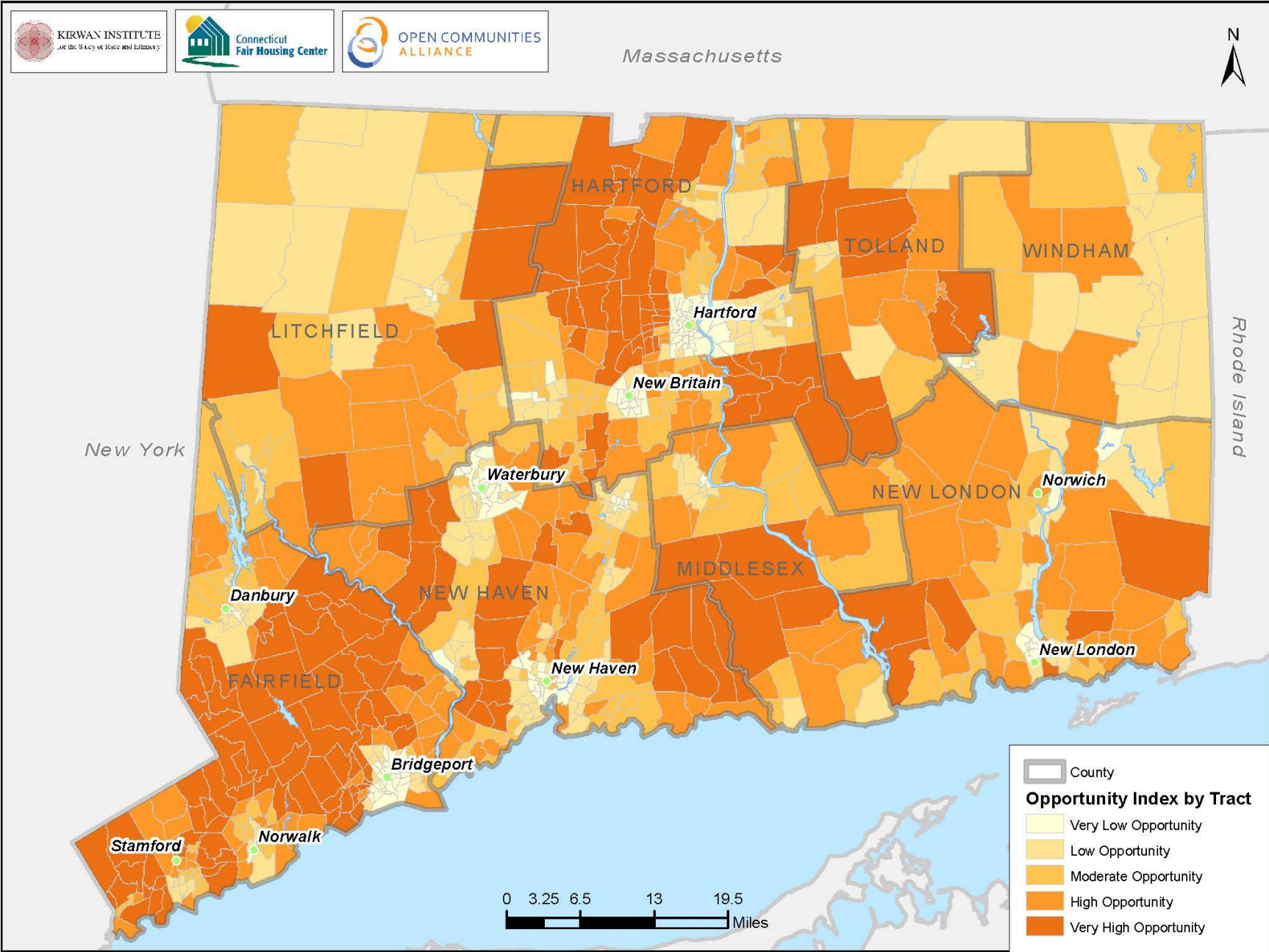
that have their roots, in large, part in housing segregation.

IMPACT ON OPPORTUNITY

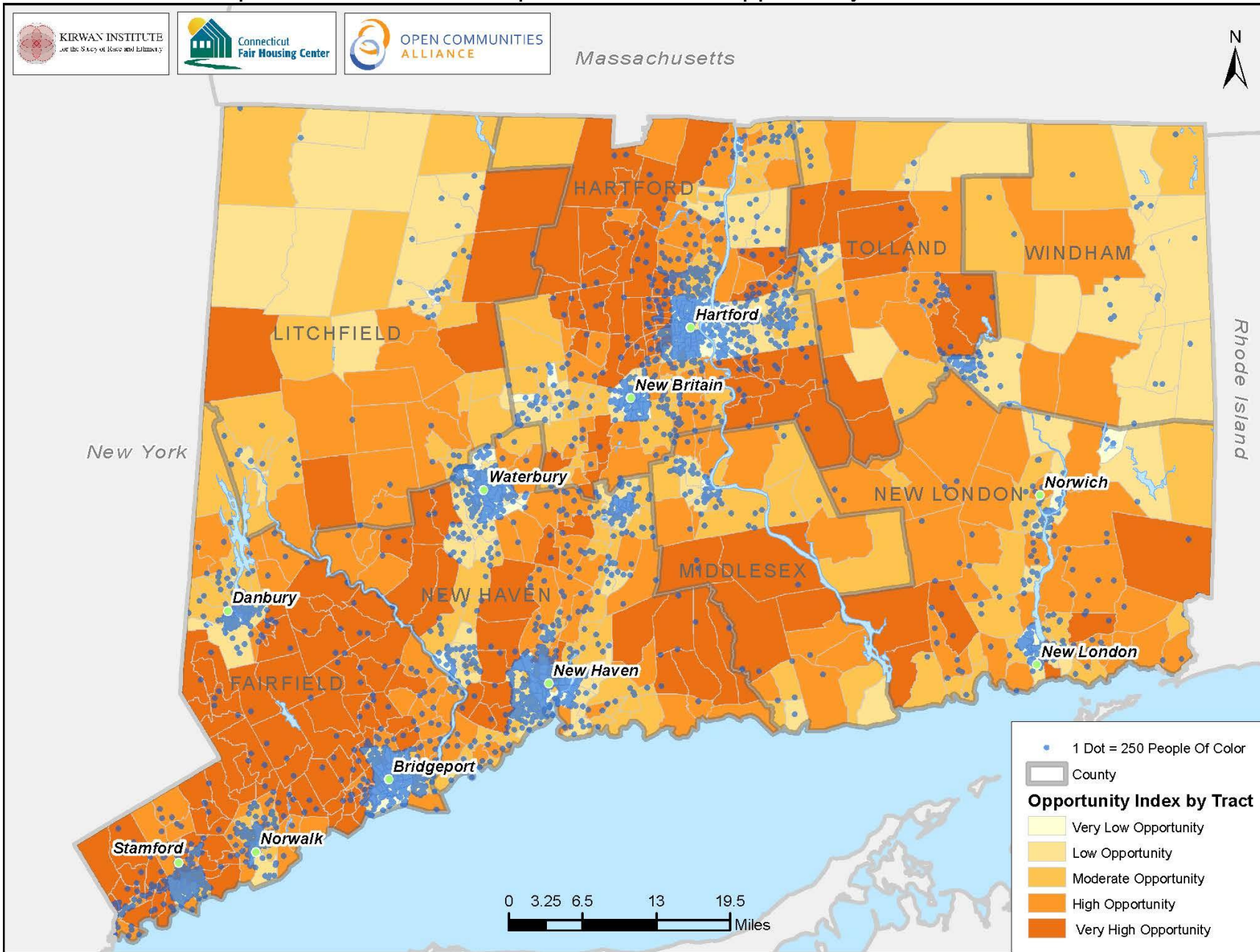
Educational Indicators	Economic Indicators	Neighborhood/Housing Quality Indicators
Students Passing Math Test scores	Unemployment Rates	Neighborhood Vacancy
Students Passing Reading Test scores	Population on Public Assistance	Crime Rate
Educational Attainment	Job Growth	Neighborhood Poverty Rate
	Employment Access	Homeownership Rate
	Job Diversity	



Map of Distribution of Opportunity in Connecticut



Map of Distribution of People of Color and Opportunity in Connecticut



WHERE DO WE LIVE? OPPORTUNITY BY RACE AND ETHNICITY IN CT

% of People by Race & Ethnicity Living in Lower Opportunity Areas

Blacks:	73%
Latinos:	73%
Whites:	26%
Asians:	36%

NEW ANALYSIS: OPPORTUNITY DETAIL AND RACE

	Very Low	Low	Moderate	High	Very High
White	9%	17%	22%	23%	29%
Black	52%	21%	13%	9%	5%
Asian	14%	21%	19%	20%	25%
Hispanic	50%	22%	12%	9%	7%

THE EVIDENCE THAT ACCESS TO OPPORTUNITY MATTERS GROWS EVERY DAY



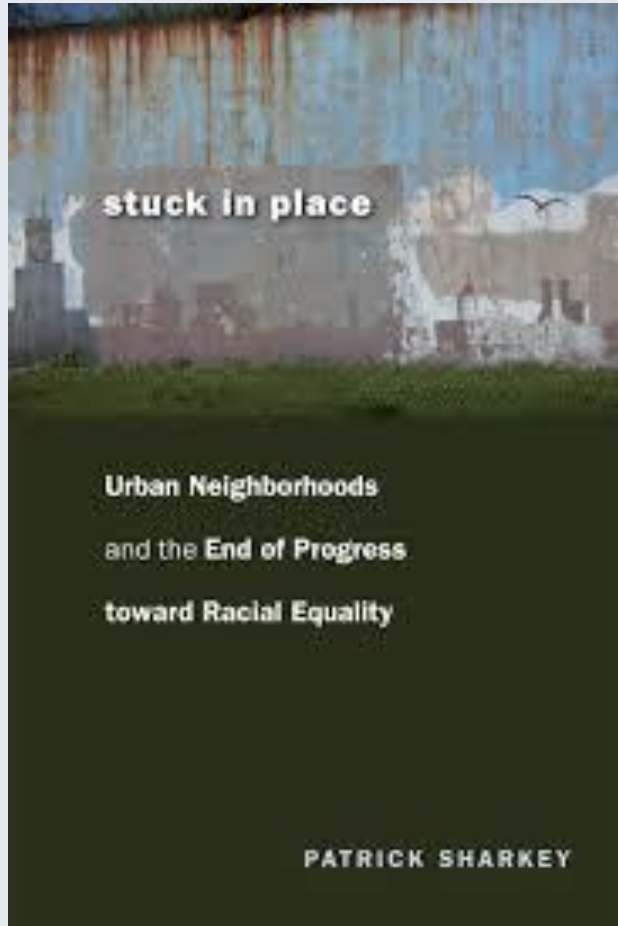
LONG TERM ANALYSIS OF MOBILITY: CHETTY ET AL.

Outcomes for children who moved before age 13:

- Greater chance of going to college, and a higher quality college
- 30% higher income
- Girls were 26% less likely to become single parents

We estimate that [a move] out of public housing to a low-poverty area when young (at age 8 on average) ... will increase the child's total lifetime earnings by about \$302,000.

Second Chetty et al. study showed that the longer a child can be in a lower poverty area the greater the positive outcomes.



- Due to the legacy of segregation, 48% of Blacks lived in the poorest quarter of neighborhoods for the last two generations compared to 7% of Whites
- Two generation exposure to poor neighborhoods has a dramatic impact on performance on cognitive tests.
- Low income kids who move to mixed income neighborhoods cut the achievement gap in half.

DOES THIS MEAN EVERYONE MUST MOVE?

- **NO!**

- It means we must work to make every neighborhood an area of opportunity

- **BUT...**

- Some low income families want to stay to revitalize struggling communities and they can do that currently.
- Other low income families want to move to higher-resourced communities *and they currently cannot.*

INCOME BY RACE

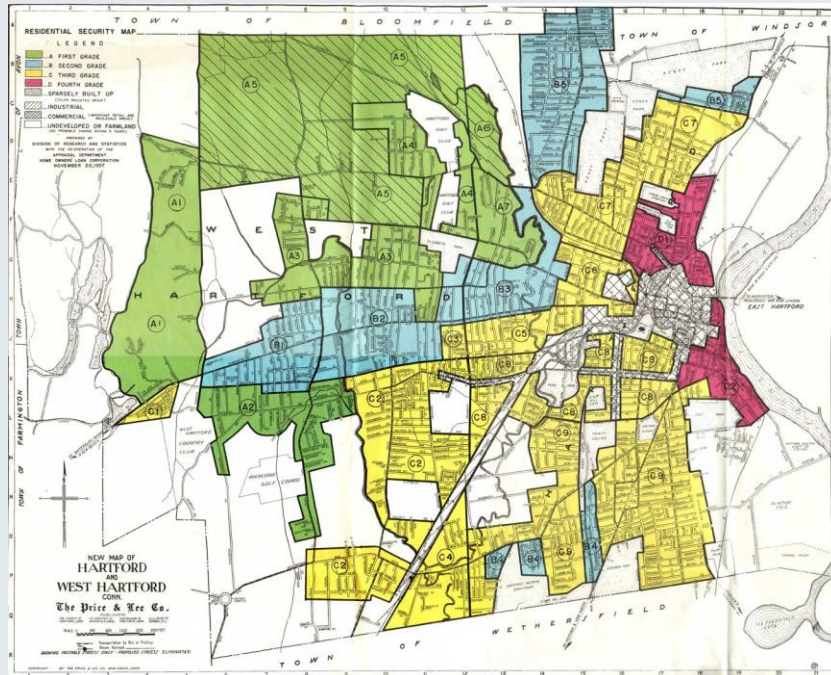
- **Black family income is 55% that of non-Hispanic White family income.**
- **Hispanic family income is 44% of non-Hispanic White family income.**
- **Asian family income is 97% of non-Hispanic White family income.**

GENDER INCOME COMPARISONS

- Women earn 69% of what men earn (median individual income).
- BUT 79% of single-parent households are female-headed.
- Single-parent, female-headed households earn 30% of what two-parent households earn.



THE LONG HISTORY OF GOVERNMENT POLICIES PROMOTING SEGREGATION



Bel-Crest development, West Hartford, CT Race Restrictive Language

"No persons of any race except the white race shall use or occupy any building on any lot except that this covenant shall not prevent occupancy by domestic servants of a different race employed by an owner or tenant."

IMPACT OF NEIGHBORHOOD POLICY: WORK OF GEORGE GALSTER

- Property values start to decrease when poverty gets to 10%-11% (depending on municipality's overall financial picture).



= Municipal taxes



= Ability to provide services

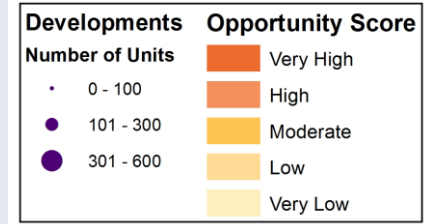
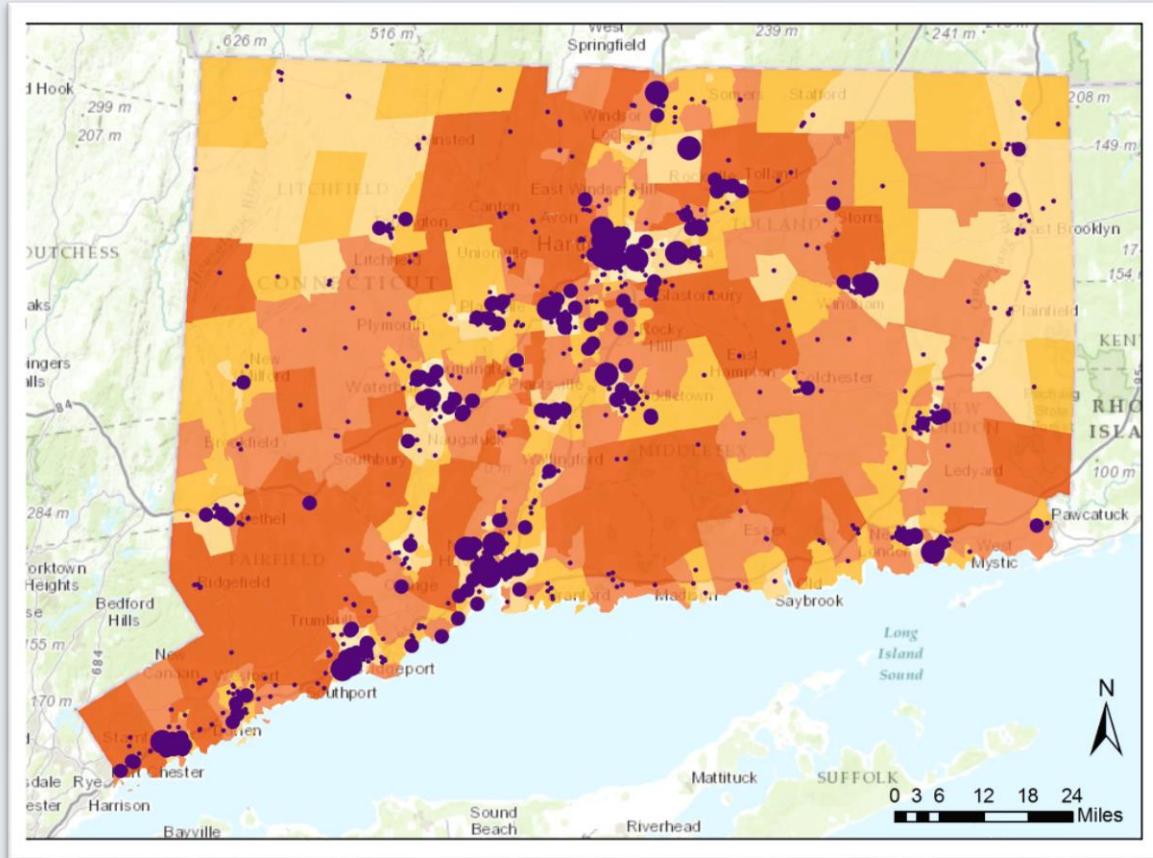
- Rents start to decrease when poverty rates reach 18%.
- Crime rates start to increase when poverty rates get to 20%.

It is about poverty concentration!

[A]ffordable housing seems least likely to generate negative impacts when it is inserted into high-value, low-poverty, stable neighborhoods.

- George Galster

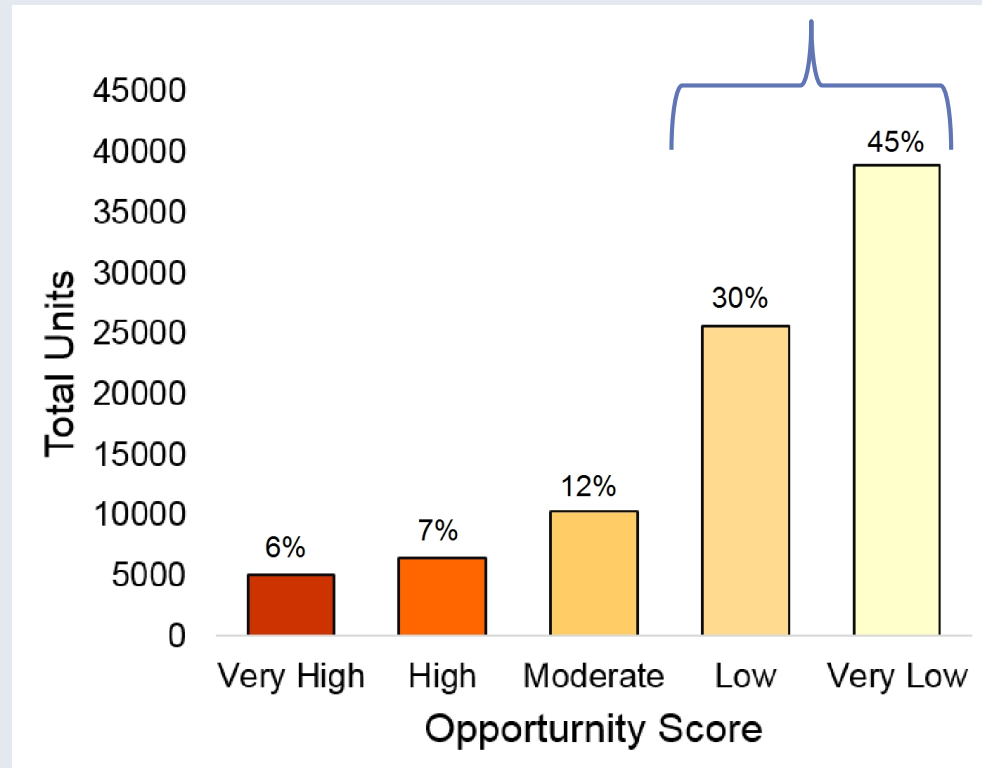
STRATEGY 1: BALANCING LOCATIONS OF HARD UNITS OF SUBSIDIZED HOUSING



The Preservation List is the most comprehensive list of subsidized housing supported with federal and state funding that OCA is aware of. Unfortunately, even though it includes over 82,000 units of housing, it is incomplete and, to the best of our knowledge, not regularly updated.

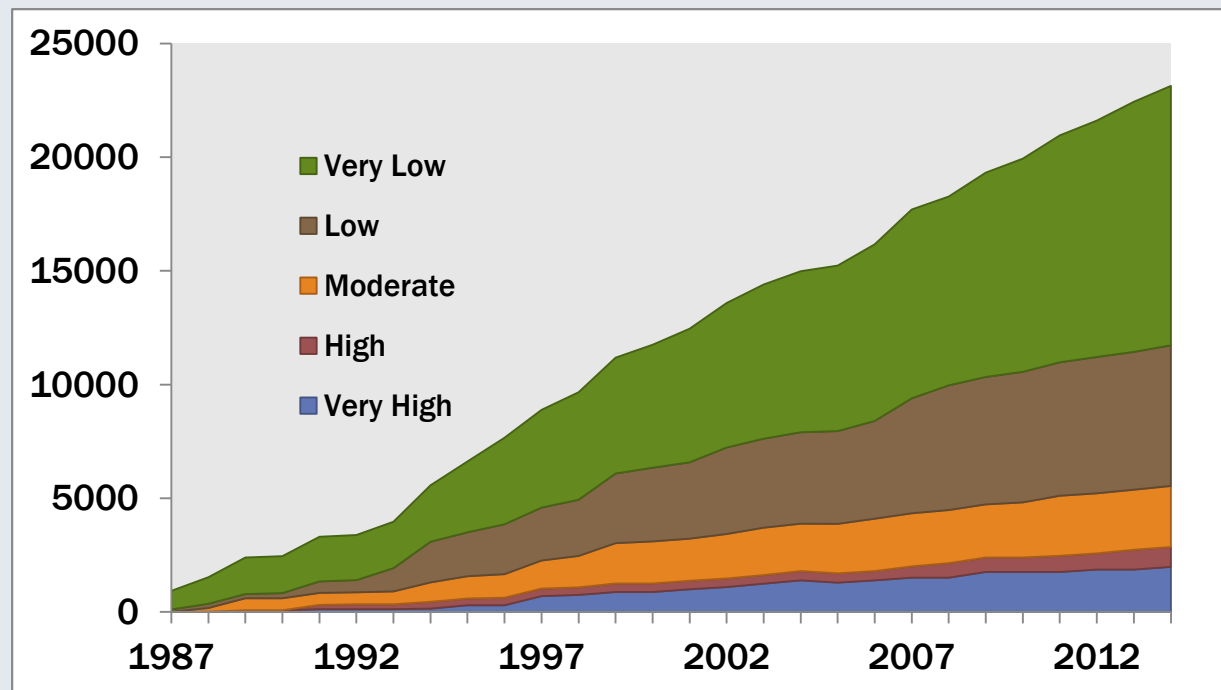
PRESERVATION LIST BY OPPORTUNITY

75% of subsidized housing in lower opportunity areas



SO, IF INCOME MATTERS, THE LOCATION OF AFFORDABLE HOUSING MATTERS

CT Low Income Housing Tax Credit (LIHTC) Program
(cumulative)

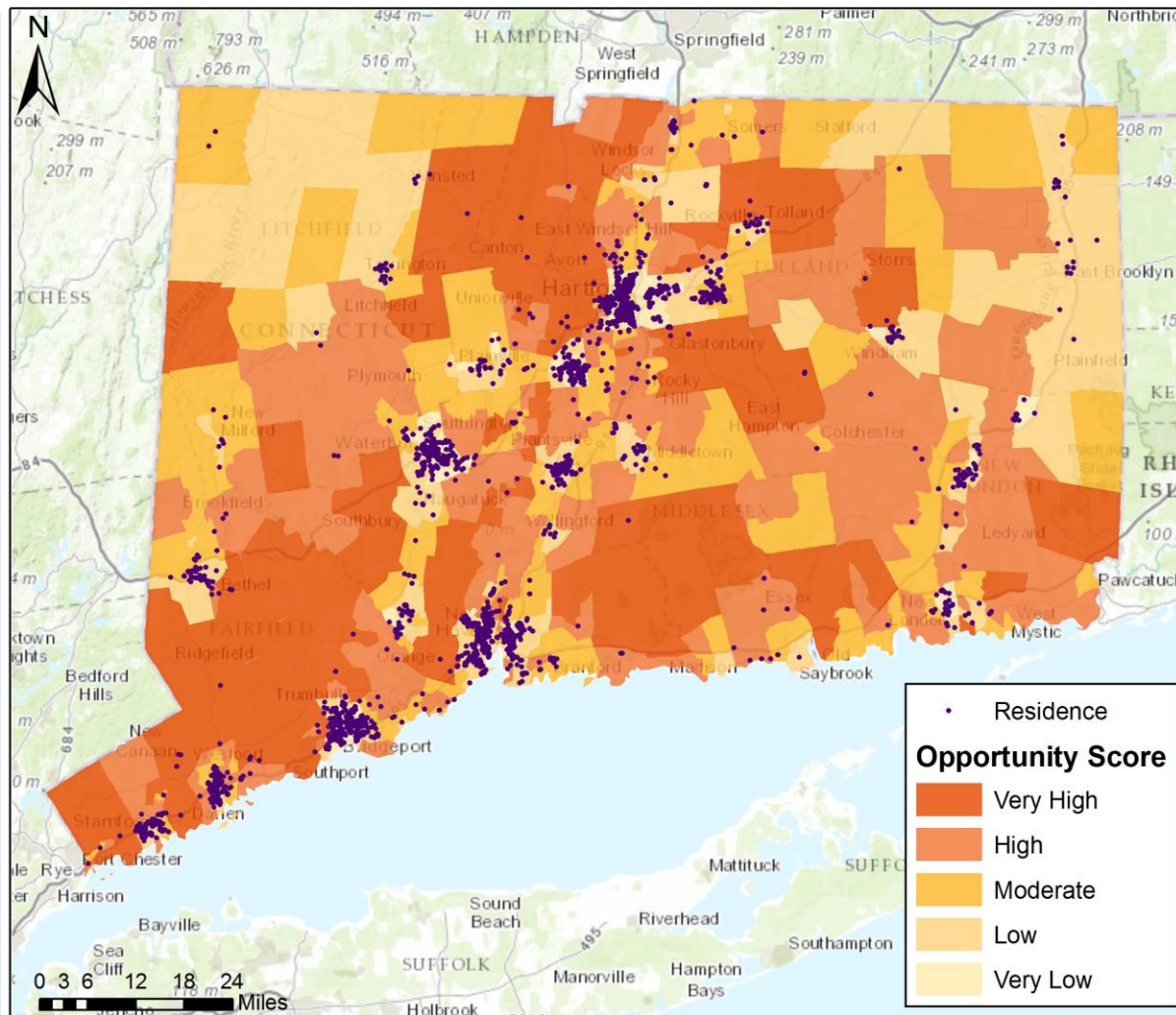


2. ALLOW CHOICE FOR PEOPLE USING TENANT BASED-SUBSIDIES

Tenant-based subsidies, like Section 8/Housing Choice Voucher Program and the State's Rental Assistance Program (RAP), allow low income families and individuals use vouchers on the private market.

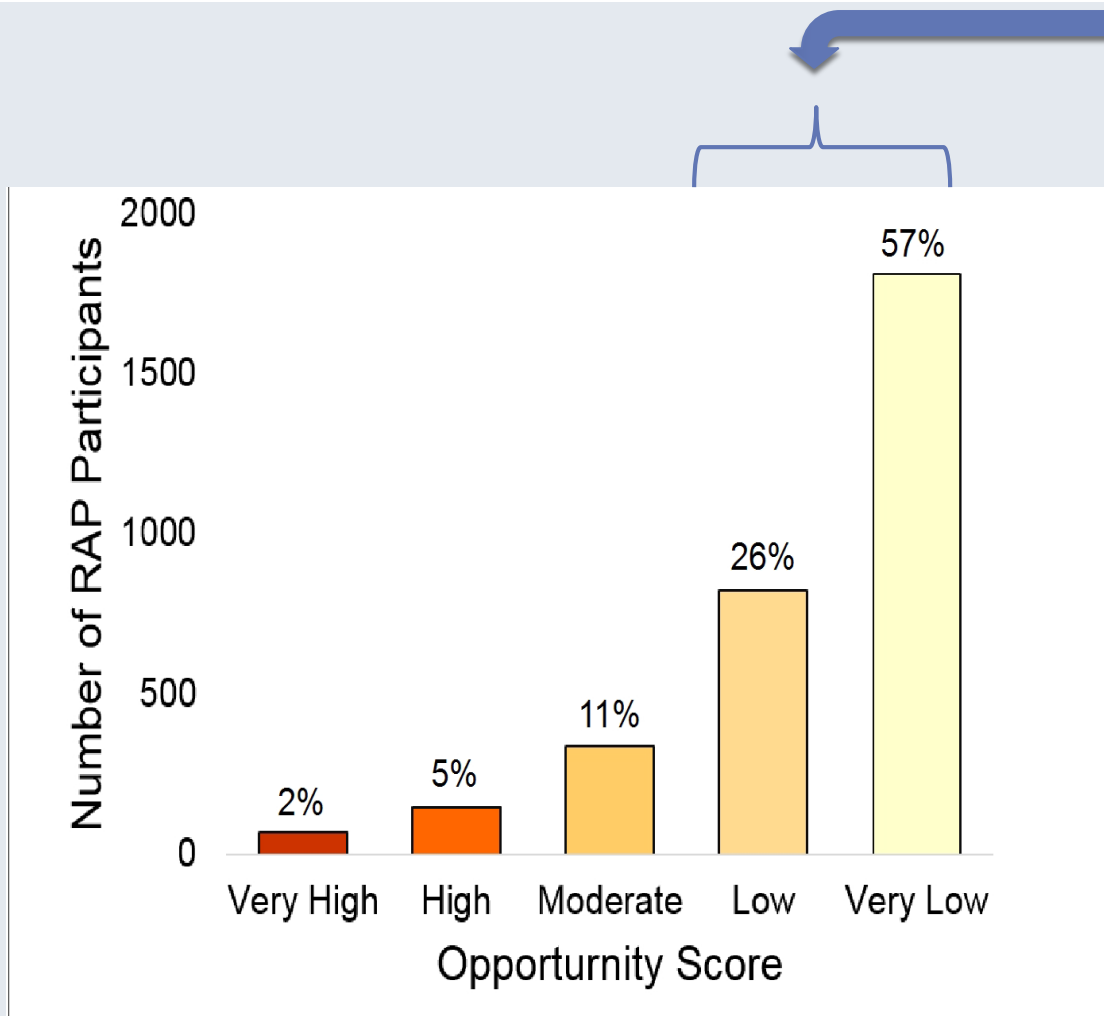
Supposedly a “choice” program.

STRATEGY 2: BALANCE “SOFT” SUBSIDIZED HOUSING



Rental Assistance Program

STATE RENTAL ASSISTANCE PROGRAM



83% of state RAP program in lower opportunity areas.

83% of people using the federal government's Section 8 program are in lower opportunity areas.

WHO LIVES IN SUBSIDIZED HOUSING?

chart 1 | PERCENTAGE OF FEMALE-HEADED HOUSEHOLDS BY HOUSING PROGRAM

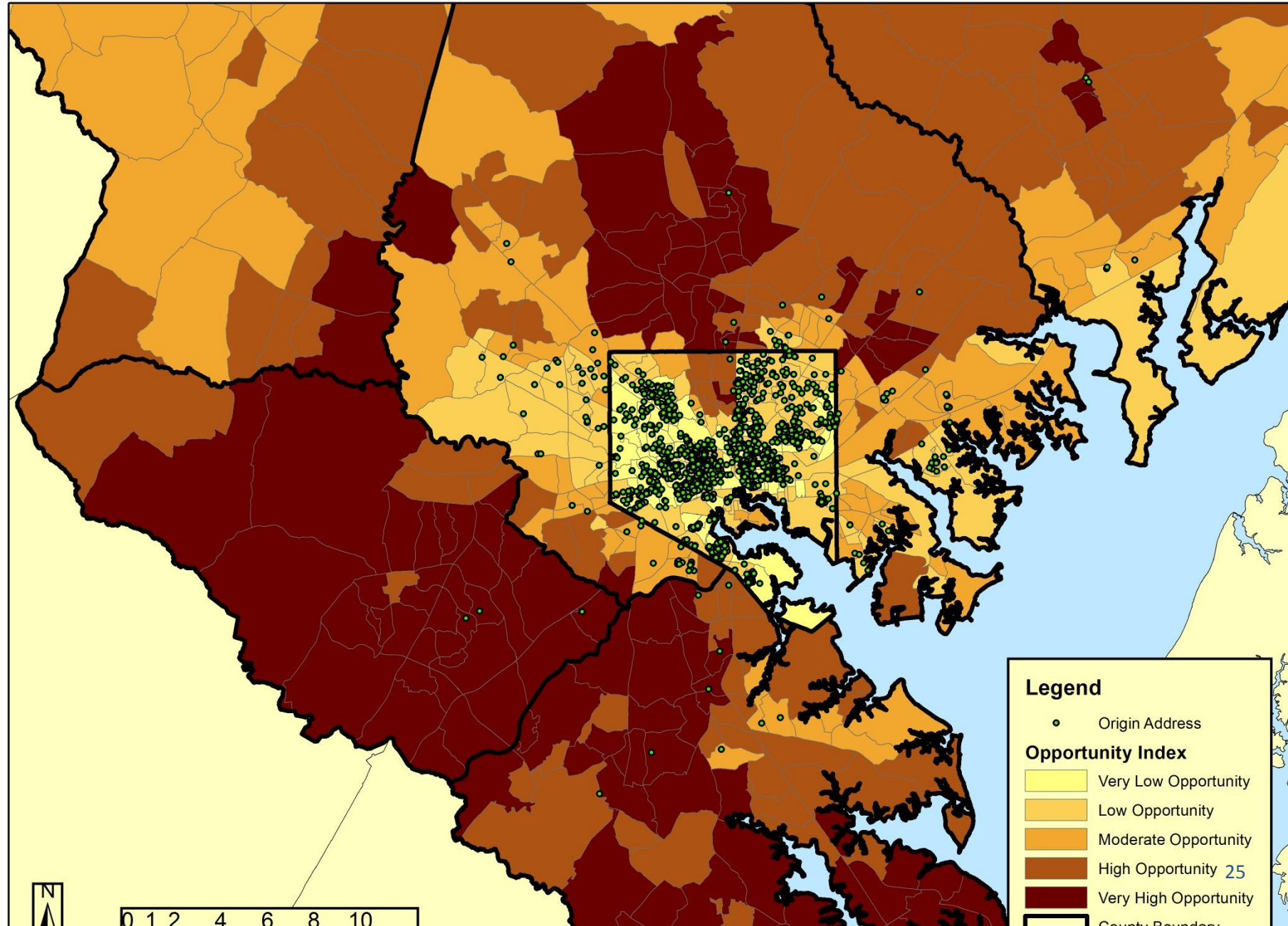


Source: NLIHC tabulations of Public Use Microdata Sample. www.huduser.org/portal/pumd/index.html.

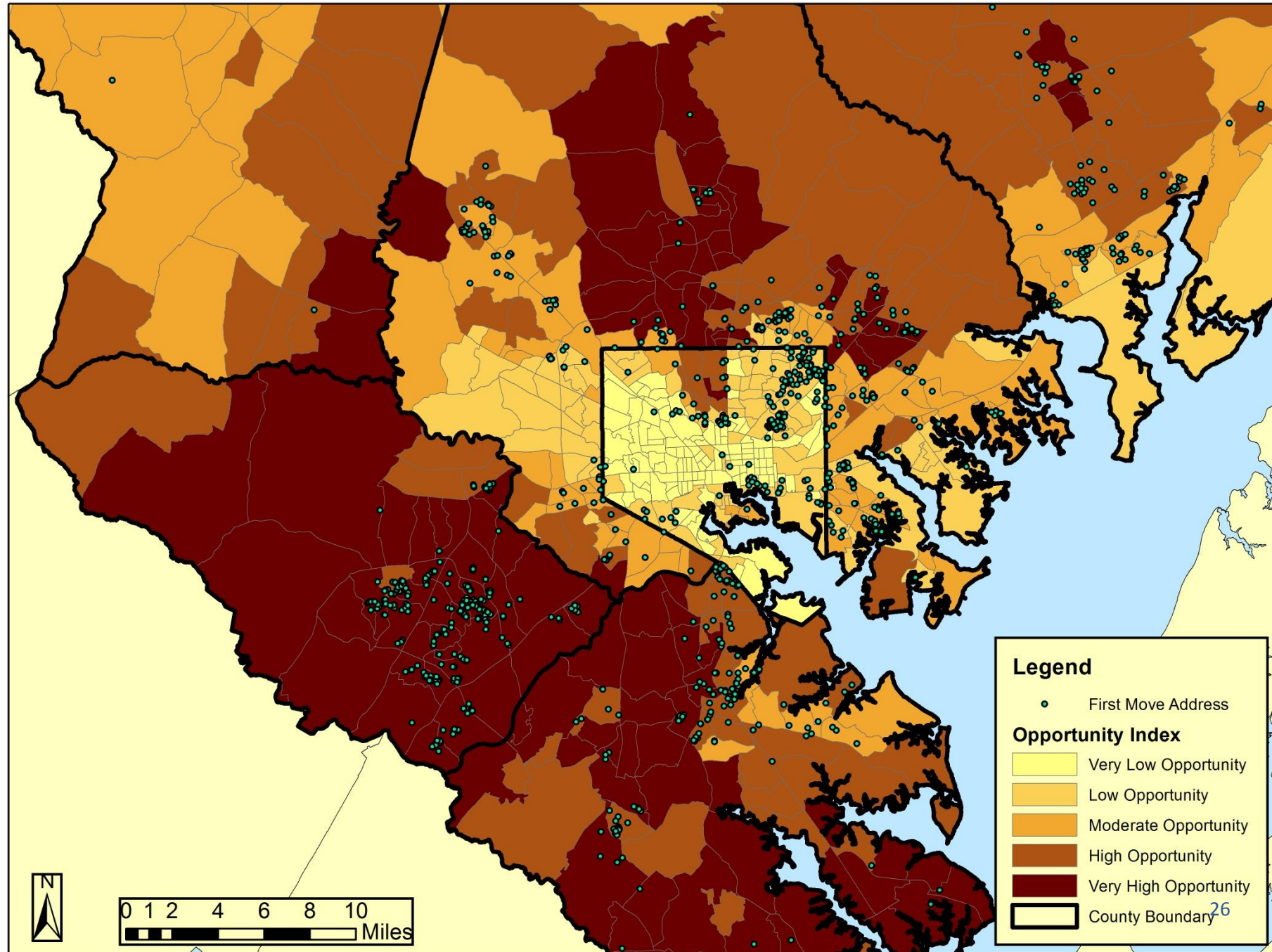
Opportunity Index Map

Baltimore Mobility Program: Origin Address

Maps provided courtesy of
Professor Stefanie Deluca of
Johns Hopkins University.



Baltimore Mobility Program: First Move Address



WHAT DOES A RACIAL EQUITY LENS BRING TO THE ISSUE OF AFFORDABLE HOUSING?

- Appealing to many in higher opportunity communities:
 - Growing self-interest in fairness
 - Age of Trump: Racial fear is at the heart of the problem
- Racial equity framing also gives us the power of civil rights laws if we encounter illegal resistance.
- Racial frame = developing racially-focused solutions

But – this effort is not nearly as meaningful if there is not a simultaneous push for more affordable housing.

POWER OF CIVIL RIGHTS

- New Jersey: Brought over \$200 million in new money targeted to struggling communities post-Sandy
- Louisiana: NAACP LDF ensured equal access to post-Katrina funding for 20,000 families.
- Baltimore: ACLU-MD ensured over \$30 million in higher opportunity housing and \$24 million in economic development

Agreement Requires Targeting Sandy Funds to Hardest Hit Communities, Addressing Language Barriers in Recovery Programs, and Helping Renters and Homeowners Left Out of Recovery to Date

LDF Wins Injunction in Post-Katrina Housing Discrimination Case

Baltimore County to curb housing segregation

EXCITING TIME FOR FAIR HOUSING

- Inclusive Communities Project v. Texas case – Disparate Impact
- Affirmatively furthering fair housing rule: NEW! What it does:
 - Creates specific reporting obligations for recipients of HUD housing money.
 - Provides data to conduct an analysis

BUT

 - Only as good as the advocates who provide input.

Time is of the essence! First reports due in 2017!



A Safe, Affordable Home: The Foundation of Opportunity



Homelessness in CT

10,932 persons used shelter in 2015, including:



7,606
Individuals

- **46%** between 31 and 50
- **26%** women
- **38%** African-American
- **25%** Hispanic
- **74%** report some disability



1,125
Families

- **22%** headed by someone <25
- **44%** headed by someone 25-34
- **3,317** people
 - **49%** African-American
 - **41%** Hispanic



2,022
Children

- **86%** of homeless children in CT are under 12
- **43%** under the age of 5
- **42%** between 5 and 12

Source: CT Homeless Management Information System, Annual FFY15

2015 Youth Count found an estimated 3,000 CT youth (<25) are experiencing homelessness:

- 33% w/DCF involvement with DCF
- 22% criminal justice system involved
- 35% attend school regularly
- 25% identify as LGBTQI
- Biggest needs: education, employment, food, stable housing
- 32% African-American, 23% Multiple Races, 36% Hispanic

Preventing and Ending Homelessness

Reaching Home Campaign and Opening Doors CT

- Follows federal *Opening Doors* model, sets a path to achieve those goals:
 - Finish the job of ending veteran and chronic homelessness by the end of 2016
 - End homelessness among families with children and unaccompanied youth by the end of 2022
 - Set a path to ending all forms of homelessness
- Shared measures (from HEARTH Act): no one is homeless longer than 30 days; reduce new episodes of homelessness; reduce returns into homelessness
- Implemented through statewide campaign to end homelessness: *Reaching Home*
- Unifies efforts of over 200 federal, state, local and non-profit partners
- Coordination of efforts across communities; prioritizing and targeting resources
- Part of Zero 2016 national initiative to accelerate pace

Housing Works

Federal and State Investments

Ending Chronic homelessness saves lives, saves public funds



**Permanent
Supportive Housing**
(housing + services)
can cut system costs by up to

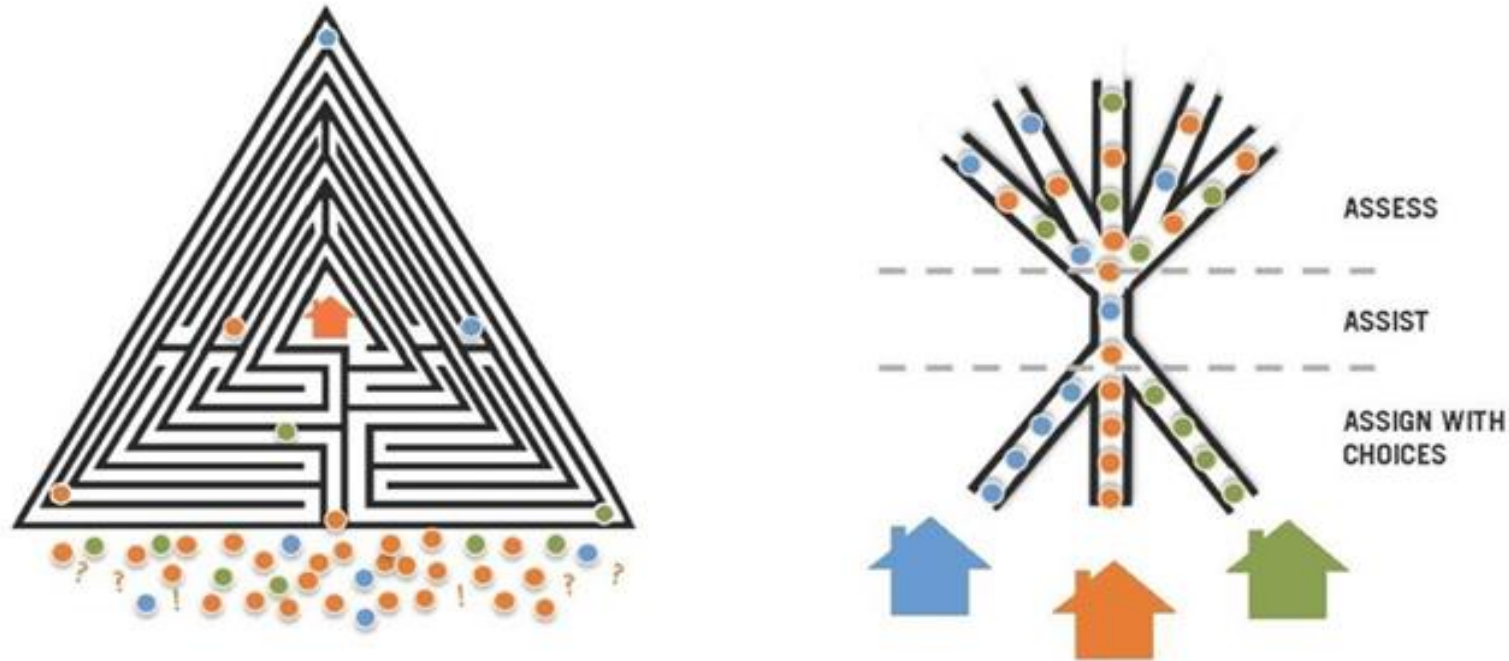
70%

Rapid Re-Housing and Secure Jobs

Interventions to help families move quickly into permanent housing and achieve stability

By Name Registries and Coordinated Access

Critical Tools to Identify, Prioritize, and Target Resources



Major Milestones

August, 2015: CT ends chronic homelessness among Veterans
(long-term homelessness with disability)

February, 2016: CT ends homelessness among all Veterans
(Any Veteran identified as homeless is housed within 90 days)

December, 2016: CT is on track to end all chronic homelessness
– *saving lives and saving public dollars*

Connecticut's Affordable Housing Crisis













Recognizing the Need for Change and Supporting Communities to Take it On

- Connecticut currently ranks 2nd in income inequality among the 50 states.
- Decades of dependence on single family housing has failed to provide the housing necessary for thriving communities.
- The cost of housing hurts residents and families and deters economic growth.

Through falling and stagnant Real Property Grand lists, declining school enrollments and patterns of outmigration, municipalities have realized that they need to increase their housing choices to remain healthy and vibrant.

Communicating our Housing Needs

Who Needs Affordable Housing in Today's Economy?

0% to 30% of Median Household Income	WAITERS & WAITRESSES  Median Annual Income: \$19,558 Average Hourly Wage: \$10.92	FOOD PREPARATION & SERVING WORKERS, INCLUDING FAST FOOD  Median Annual Income: \$19,998 Average Hourly Wage: \$10.92	CASHIERS  Median Annual Income: \$21,260 Average Hourly Wage: \$11.29
	HAIRDRESSERS, HAIRSTYLISTS, & COSMETOLOGISTS  Median Annual Income: \$24,289 Average Hourly Wage: \$14.24	LANDSCAPING & GROUNDSKEEPING WORKERS  Median Annual Income: \$30,870 Average Hourly Wage: \$15.87	PRESCHOOL TEACHERS, EXCEPT SPECIAL EDUCATION  Median Annual Income: \$30,926 Average Hourly Wage: \$17.60
50% to 80% of Median Household Income	DENTAL ASSISTANTS  Median Annual Income: \$41,508 Average Hourly Wage: \$20.04	EMERGENCY MEDICAL TECHNICIANS & PARAMEDICS  Median Annual Income: \$41,228 Average Hourly Wage: \$20.66	AUTOMOTIVE SERVICE TECHNICIANS & MECHANICS  Median Annual Income: \$41,264 Average Hourly Wage: \$21.00
	LICENSED PRACTICAL & VOCATIONAL NURSES  Median Annual Income: \$56,113 Average Hourly Wage: \$26.90	ELECTRICIANS  Median Annual Income: \$56,790 Average Hourly Wage: \$27.56	FIRE FIGHTERS  Median Annual Income: \$61,658 Average Hourly Wage: \$28.64

Housing Diversity and Home Values

Research finds no significance differences between home values close to affordable developments and those in other parts of town.

CT Economy, UConn's Quarterly Economics Journal, reports that:

"Towns with housing units of assorted sizes, from one-room efficiencies to cozy bungalows to sprawling McMansions and everything in between, tend to have and to maintain higher home values than towns that lack residential diversity."

According to a *CT Economy* study (<http://goo.gl/cSCfbs>), "**Home values tended to be higher in towns that offered a wider assortment of home sizes** and growing diversity seemed to enhance these values over time."

The study said towns may want to:

- Enhance property values by "cultivating the residential down-market as intensively as they traditionally do the high end."
- Reassess minimum lot-size zoning policies, which tend to artificially increase the size of homes built on a given parcel.
- Consider participating in Connecticut's Housing for Economic Growth (HOMEConnecticut) program.



CT Economy says home values – "by far the largest component of towns' tax bases" – aren't just a function of proximity to New York City or public school quality:

"Home values also depend on having a healthy mix of housing of various sizes in a community, which can appeal to residents in all life stages, perhaps provide some insurance

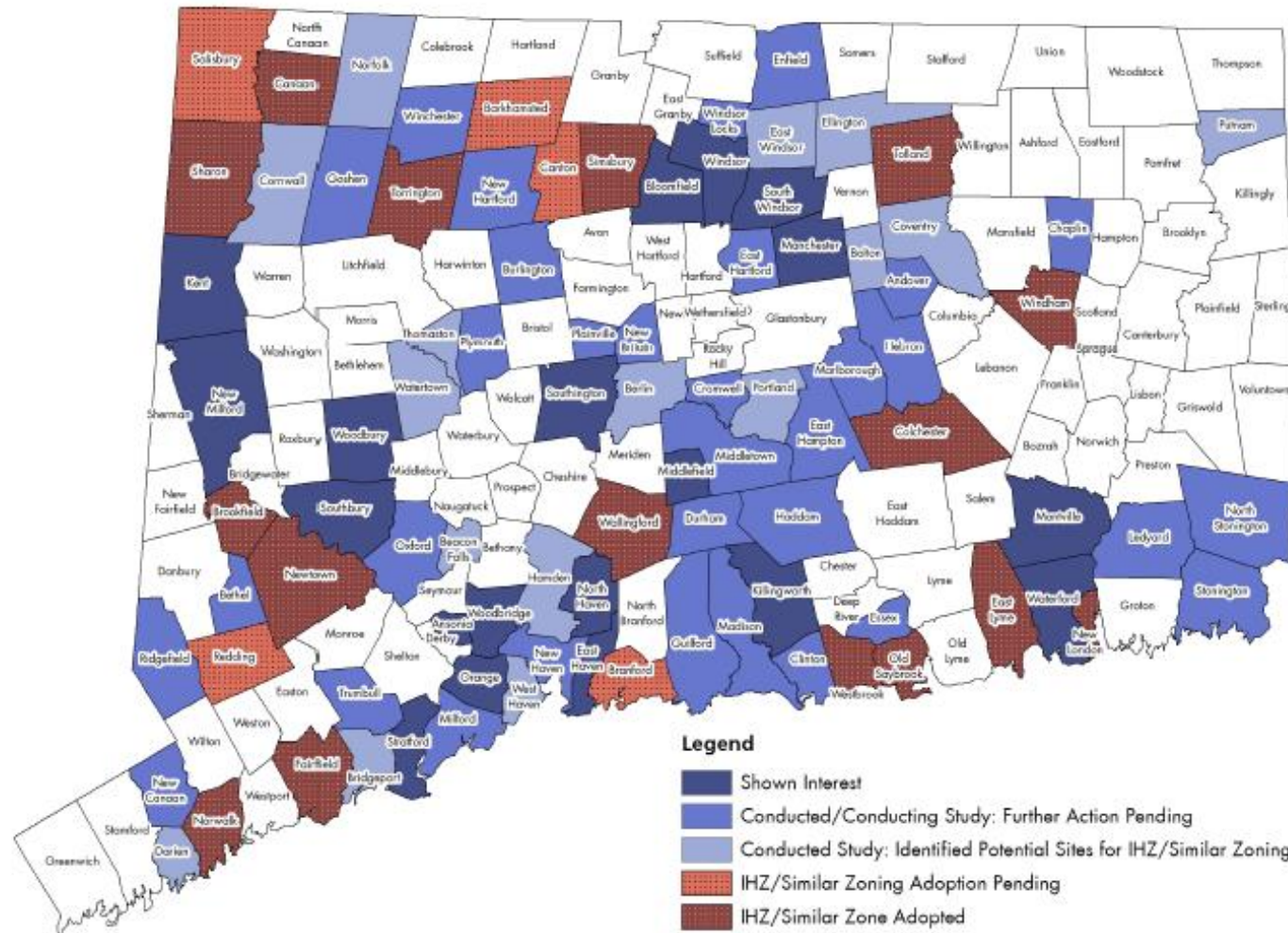
Charting and Shepherding Result-Oriented Solutions



HOMECONNECTICUT

For Our Economy, Our Families, Our Future

a campaign of the Partnership for Strong Communities



With Support and Education, Towns Move Forward

Towns enacting zoning, producing units:

- **A 101 unit mixed-income**, mixed-use project within walking distance to the Metro-North station in Fairfield, under construction and approved under the town's Inclusionary Zoning ordinance.
- **A 186 unit mixed-income project** adjacent to the Shoreline East station in Old Saybrook, under construction and approved under the town's Incentive Housing Zone ordinance.
- **Two projects, totaling over 200 apartments**, have achieved zoning approval in Newtown, approved under the town's Incentive Housing ordinance.
- **An 88-unit mixed-income**, homeownership and rental housing project has achieved zoning approval in Simsbury, under the town's Workforce Housing Overlay Zone ordinance.

Communicating our Housing Needs

Digesting data and research to educate residents, municipal leaders and lawmakers about the changing housing landscape and need.

2015 Housing Data Profiles | 3 Connecticut

Housing Costs for Owners and Renters

Affordability

Across CT, 50% of renters and 35% of owners spend more than 30% of their income on housing. Households that spend more than 30% of their income on housing may have little left over for necessities such as transportation, food, health care, etc.

Housing Costs as a % of Household Income: Connecticut

Category	# Units	% Total
Owner-Occupied		
Spending <30%	592,655	44%
Spending >=30%	320,254	24%
Not computed	5,101	0%
Renter Occupied		
Spending <30%	190,948	14%
Spending >=30%	218,018	16%
Not computed	27,395	2%

Source: 2009-13 American Community Survey

Home Value

The value of homes in Connecticut has risen significantly over the last 15 years, putting home ownership out of reach for many middle-class households. In Connecticut, 42% of homes were valued under \$150,000 in 2000, compared to 12% now. The median home value in Connecticut is now \$278,900, an increase of 74% since 2000.

Self-Reported Value of Owner-Occupied Homes: Connecticut

Source: Census 2000, 2009-2013 American Community Survey

Value Range	2000 Census	2009-13 ACS
\$0 - \$149,999	~300,000	~100,000
\$150k - \$199,999	~150,000	~120,000
\$200k - \$299,999	~100,000	~250,000
\$300k - \$399,999	~50,000	~150,000
\$400k or more	~20,000	~200,000

Gross Rent

According to 2009-13 American Community Survey data, 53% of Connecticut's 436,361 rental units have a gross rent over \$1,000 per month and 21% have a gross rent under \$750 per month.

Rental Units by Gross Rent: Connecticut

Source: 2009-2013 American Community Survey

Housing Costs and Income

Owner Households: Connecticut

The average homeowner household in Connecticut has a median income of

\$90,185

Category	Median Income
Households with a Mortgage	\$101,250
Households w/out a Mortgage	\$59,562
Median Renter Household Income	\$35,499

Source: 2009-13 American Community Survey

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Suburban Connecticut: Key Indicators for Housing, Land-Use, Transit and Economic Growth

Age of Housing

122 of CT's 169 cities and towns have over 40% of their housing stock built from 1970 on, designed to meet the needs of the state's baby boomers and their then-growing families.

Percent of housing units built in 1970 or later	Number of municipalities
40%	47
50%	48
60%	49
70%	25

Source: 2012 American Community Survey 5-Year Dataset

Single-Family Homes

Detached single-family homes dominate the housing stock in the state's municipalities: 114 cities and towns have a housing stock at least 70% comprised of detached single-family homes.

Percentage of housing stock comprised of detached single-family homes

Percentage Range	Number of municipalities
70%-80%	31

Affordable Units

Just 32 of the state's municipalities have 10% or more of their housing stock designated as affordable under the Affordable Housing Appeals List.

% of housing stock designated affordable

Percentage Range	Number of municipalities
0%-5%	99
5%-10%	38
10% or more	32

Source: 2012 Affordable Housing Appeals List

Most CT municipalities are projected to see significant declines in their 5-19 year-old population from 2015-2025.

Source: UConn CT State Data Center

% change in 5-19 year-old population, 2015-2025	Number of municipalities
increase	16
0% to -10%	22
-10% to -15%	17
-15% to -20%	17
-20% to -25%	25
<= -25%	72

2015 Housing Data Profiles | 2 Connecticut

Characteristics of Housing Stock

Tenure

Category	Connecticut
Total	1,486,995
Owner-Occupied	919,488
Renter-Occupied	436,361
Vacant	131,146

Source: 2009-13 American Community Survey

Connecticut saw its number of housing units increase by 7% from 2000 to 2013. Renters live in 29% of Connecticut's housing stock.

Percent of Owner-Occupied, Renter-Occupied and Vacant Housing Units

Category	Percentage
Vacant	9%
Renter	29%
Owner	62%

Legend: Connecticut

Units in Structure

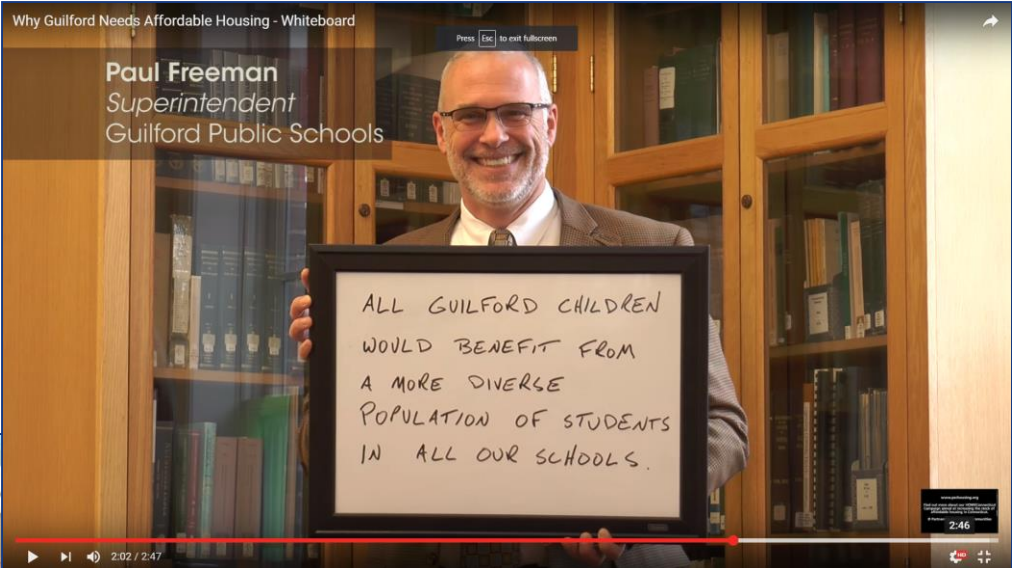
Units in Structure by Tenure: Connecticut

Category	# Units	%
Owner-Occupied		
Single-Family	813,885	60%
Multifamily	96,890	7%
Mobile	8,563	1%
Renter Occupied		
Single-Family	88,110	7%
Multifamily	346,019	26%

In Connecticut, 67% of occupied homes are single-family, 33% are multifamily (2+ units in structure), and 1% are mobile homes. Renters live in 78% of Connecticut's 442,909 multifamily homes, and owners occupy 90% of its 901,995 single-family homes.

Supporting Towns Along the Way

Thoughtfully engaging residents and supporting town leaders to create more affordable housing choices in their communities.



PARTNERSHIP FOR STRONG COMMUNITIES

WHO WE ARE | WHAT WE DO | WHAT WE CARE ABOUT | WHAT YOU CAN DO

WHAT WE DO

- LYCEUM
- HOMECONNECTICUT
- REACHING HOME
- ADVOCACY
- LEADERSHIP
- RESOURCES

Municipal Resources

The Partnership for Strong Communities provides many resources to towns and cities regarding the benefits of increasing affordable housing options in their communities. We have pulled together many of these resources on this page to make it easier for communities to find and use them.

Search for resources by topic area:

- DATA & DEMOGRAPHICS
- FACT SHEETS & PUBLICATIONS
- HOUSING MARKET & NEED
- LAND USE TOOLS
- MUNICIPAL IMPACTS
- RESOURCES FEDERAL & STATE
- TOD & TRANSPORTATION

Next Stage for HOMEConnecticut Campaign

HOMECT Steering Committee– including state and federal agencies, bankers, builders, attorneys, lobbyists, non-profit developers, funders, planners and advocates - draft Strategic Plan for the next stage of the Campaign proposes:

- Coordinated state involvement and assistance to high-resource municipalities
- Targeting infrastructure, technical assistance and housing and community development resources to municipalities that have made strides toward creating mixed-income, affordable housing
- Continued educational, communication and advocacy work by the HOMECT Campaign and its partners

Deeply Affordable Housing

State strategies supported by Reaching Home and HOMEConnecticut efforts

- Creating preferences to better target Section 8 waitlist units
- Points/incentives for developers in state LIHTC's QAP and CHAMP's Rating and Ranking criteria
- Attaching rental assistance voucher to housing development funding rounds
- Capitalizing operating reserves to subsidize units for those experiencing homelessness



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FOR STRONG
COMMUNITIES

A Safe, Affordable Home:
The Foundation of Opportunity

Thank you

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MELVILLE CHARITABLE TRUST

www.melvilletrust.org



Fair Housing & Equity in Connecticut: Roles for Funders

Opportunity	connect & integrate
Access	build more & zone better
Affordability	subsidize & set-aside
Quality	rehab & revitalize

1. engagement



Engaging the Community

- Cultivation of local knowledge, leadership, and voice
- Engagement and planning on community and regional needs, land use, transportation
- Advancing local zoning reforms and incentives

2. partnerships



Forging and Sustaining Partnerships

- Supporting collaborative efforts
- Cultivating allies and leadership
- Strategic communications
- Tracking data and measuring progress
- Partnering with government

3. advocacy



Educating and Advocating for Change

- Needs and impact data and analysis
- Making the case for public sector investment and policy change

4. development



Building and Renovating Housing

- Early-stage grants
- Predevelopment loans (PRIs)
- Working capital
- Mission-related investments (MRIs)

5. opportunity



Fostering Connections to Opportunity

- Tenant engagement and community-building
- Integration of housing with health care, healthy food, employment, education, etc.



Fair Housing & Equity in Connecticut Conversation

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