
The CMBA Affordable Housing Committee presents:
Affordable Lending summit

April 21, 2021– Virtual Event

Housekeeping

- All attendees have entered muted.
- If you have any tech questions, please send a message in the **Chat box** to the meeting host.
- **Please submit all questions into the Chat box in the Zoom control panel** - we will hold time for Q&A at the end of each presentation.



Want to Join CMBA's Affordable Housing Committee?

If you are interested, reach out to:

- Pam Days-Luketich (PDays-Luketich@LIBERTY-BANK.com) or
- Denise Derosier (Denise@cmba.org)



HOMECONNECTICUT

For Our Economy, Our Families, Our Future

a campaign of the Partnership for Strong Communities

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A Safe, Affordable Home: The Foundation of Opportunity

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About the HOMEConnecticut Campaign

HOMEConnecticut works to end Connecticut's affordable housing shortage with the goal to ensure that all Connecticut residents have access to a range of affordable housing choices in all communities in the state.

Since 2004, the HOMEConnecticut campaign has brought together more than 100 diverse stakeholders, including housing advocates, non-profit organizations, business leaders, lenders, nonprofit and private housing developers, and builders who care about ensuring every resident has a safe, stable place to call home.



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HOMEConnecticut Advisory Committee

Our 2021 legislative agenda is endorsed by our HOMEConnecticut Advisory Committee, a broad-based group comprised of the following individuals:

Fionnuala Darby-Hudgens, Connecticut Fair Housing Center

Erin Kemple, Connecticut Fair Housing Center

John Guskowski, Connecticut Chapter of the American Planning Association

Timothy Hollister, Hinckley Allen

Jim Horan, Local Initiatives Support Corporation

Melvyn Colon, Southside Institutions Neighborhood Alliance

Melissa Kaplan-Macey, Regional Plan Association

Hiram Peck, Planner for the Town of Avon

Jim Perras, Home Builders & Remodelers Association of Connecticut

Raphael Podolsky, Connecticut Legal Services

Anika Singh Lemar, Ludwig Center for Community and Economic Development at Yale Law School

Rebecca Allen, Melville Charitable Trust

Carla Weil, Capital for Change, Inc.

Christie Stewart, Fairfield County's Center for Housing Opportunity

Gregory Ugalde, T&M Building Co., Inc.

Chris Senecal, Hartford Foundation for Public Giving

Julian Pierce, Fairfield County's Community Foundation



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HOMEConnecticut 2021 Legislative Agenda

Reform Land Use

1. Strengthen the Zoning Enabling Act and Provide Guidance to Municipalities in Preparing Required Affordable Housing Plans
2. Mandate Training on Housing Issues for Local Planning & Zoning Commissions

Invest in Affordable Housing

3. Support the Strategic Affordable Housing Capital Investments in Governor Lamont's Proposed Budget

Stabilize the Rental Market for Tenants and Landlords

4. Provide Necessary Rental Relief Funding in Response to Harms Caused by the COVID-19 Pandemic
5. Invest in on-going rental supports – Rental Assistance Program



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Resources

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HOMEConnecticut Campaign

2021 Legislative and Administrative Agenda for Affordable Housing in Connecticut

Reform Land Use

Reorganize and Strengthen the Zoning Enabling Act by amending CGS Section 8-2 to increase readability, encourage the growth of neighborhoods and communities, and require zoning regulations to affirmatively further the purposes of the federal Fair Housing Act.

Mandate Training on Housing Issues for Local Planning & Zoning Commissions

requiring planning & zoning commissioners meet a minimum standard of five hours of training per year by 2023. Develop a training curriculum for local commissioners to include education on a variety of housing types.

Invest in Affordable Housing

Preserve Connecticut's Existing Affordable Housing by investing in the state's Affordable Housing FLEX Fund and Housing Trust Fund, in order to preserve the affordability of Connecticut's state-subsidized homes.

Stabilize the Rental Market for Tenants and Landlords

Provide Rental Relief Funding in Response to the COVID-19 Pandemic by investing at least an additional \$100 million to stabilize Connecticut's housing market and prevent Connecticut families from eviction and displacement.

Invest in Ongoing Rental Supports through the addition of at least \$20 million/year to the Rental Assistance Program (RAP).

Mandate Training on Housing Issues for Local Planning & Zoning Commissions

HOMECONNECTICUT For Our Housing. Our People. Our Future. Campaign on Affordable Housing in Connecticut.

The Proposal

Require planning & zoning commissioners meet a minimum standard of five (5) hours of training per year by 2023. Develop a state training curriculum for local planning & zoning commissions to include education on a variety of housing types. As in many nearby states, this training can be made available in person or online, and may be completed in parts or as a whole at the commissioner's convenience.

Why it is Critical

Planning & Zoning commissions make important land use decisions that affect the function of their communities for many years. Unlike several nearby states, Connecticut does not offer a training curriculum, or require training, for commissioners.

In order to ensure commissioners are provided with the educational resources needed to make important land use decisions, the state must provide a training curriculum for commissioners. By January 1, 2023, all new commissioners should be required to meet the minimum standard available through a state training curriculum of five (5) hours of training per year. Two of these hours must relate to multifamily housing, while one hour must relate to fair housing.

Topics May Include

- Best Practices for Planning Commissions
- Affordable Housing & Housing Alternatives
- Planning for Transit-Oriented Development
- Designing Downtowns and Complete Streets
- Equity and Inclusive Growth

What Nearby States are Doing:

New York: All planning and zoning board members are required to meet a mandatory minimum of four (4) hours of training annually. Board members failing to meet the annual requirement are not eligible for reappointment.

New Jersey: In New Jersey, the Commissioner of Community Affairs develops and delivers a mandatory training in land use law and planning to all board members. The training can be no longer than five (5) hours, and must be completed within 18 months of membership in order to remain on the planning board.

Maryland: In Maryland, all members of planning boards must complete a training course within six (6) months of appointment. Local jurisdictions may develop the training or may use the state model developed by the Maryland Department of Planning. The training is accessible online and takes approximately six (6) hours to complete.

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Housing Data Profiles

Data on housing and affordability for each of Connecticut's 169 towns and cities

Created by CTdata

Funded through support from Fairfield County's Community Foundation and Liberty Bank Foundation

Choose towns and counties to compare

Hartford Hartford County Connecticut

Jump to Housing, Affordability, or Population.



Housing

Units in Structure

The table below shows breakdown of housing units (both occupied and vacant) by the number of housing units in the structure. Urban core areas have a higher share of multi-family housing, such as apartment buildings. Suburbs and rural areas tend to be built up with one-unit detached homes.

	Hartford	Hartford County	Connecticut
Total	53,864 100.0%	378,700 100.0%	1,512,305 100.0%
1, detached	7,972 14.8%	210,989 55.7%	892,608 59.0%
1, attached	2,206 4.1%	22,566 6.0%	80,684 5.3%
2	7,665 14.2%	29,006 7.7%	123,908 8.2%
3 or 4	12,273 22.8%	36,052 9.5%	130,948 8.7%
5 to 9	7,433 13.8%	23,878 6.3%	84,021 5.6%
10 to 19	4,005 7.4%	16,938 4.5%	57,153 3.8%
20 to 45	5,205 9.7%	15,737 4.2%	52,380 3.5%
50 or more	7,109 13.2%	21,367 5.6%	78,492 5.2%
Mobile home	6 0.0%	2,064 0.5%	11,734 0.8%
Boat, RV, van, etc.	0 0.0%	103 0.0%	377 0.0%

Source: 2018 American Community Survey, 5-year estimates, Table B25024

Bedrooms

The bar charts below show what percent of housing units by number of bedrooms in Hartford, Hartford County, and Connecticut. Hover over bars to see units instead of percentages. Percentages may add up to 99 or 101 due to rounding error.

Housing in CT 2021

The Partnership for Strong Communities' yearly overview of affordable housing in Connecticut. Page 1 | January 2021

A Cost We Can't Afford

Housing costs in Connecticut are the 10th highest in the nation. Connecticut residents are burdened by the lack of moderately priced rental options—a problem which affects all communities, regardless of income levels, but a particularly devastating to Connecticut's families of color. Even before COVID-19, 31 percent of Black households spent over half of their income on rental housing, forcing many to spend less on other needs, such as food, healthcare, and childcare.

Widespread job losses due to the pandemic have greatly increased housing insecurity. In a recent survey, 28 percent of Connecticut respondents reported that they had slight or no confidence that they could make next month's rent payment, (34 percent for Black respondents).

Studies suggest eviction moratoria and emergency rental relief programs mitigate COVID-19 spread and death. Housing displacement and eviction prevention can be a key component of a comprehensive strategy to control the pandemic by reducing COVID-19 infection, transmission, illness, hospitalizations, and death and to address health inequity.

In the next five years, 4,987 publicly supported rental homes in Connecticut are set to have their affordability restrictions expire.

60 YEARS OF RISING COSTS

In 1960 just 11.0% of renters spent over half their income on housing costs. By 2018 that percentage had more than doubled to 20%.

PUBLICLY SUPPORTED RENTAL HOMES AT RISK

More than 4,987 publicly supported rental homes face an expiring affordability restriction in the next five years.

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Preserving Our Homes

Connecticut's housing problems are particularly dire when it comes to rental-assisted homes. In 2020, the State of Connecticut Department of Housing funded the construction of 318 rental-assisted homes. Rental-assisted home construction fell for the fifth straight year and has declined 78.5 percent overall since 2013.

The state can help renters and boost economic growth by investing in rent-assisted housing.

- Continued investment in new rental-assisted homes can reduce the proportion of households spending half or more of their income on housing.
- Connecticut's housing stock is the 5th oldest of any state in the country. An estimated 2,230 units of public housing in Connecticut are in need of immediate investment—and thousands more privately-owned homes are similarly in disrepair.

According to the Chesire-based PAHRC research group, building rental-assisted housing results in a yearly average increase of \$7,000 in disposable income for families living in these homes.

What You Can Do

We can reverse this trend of rising rents and price-out households, and secure the rental market for tenants and property owners, while building a more equitable state. The Partnership for Strong Communities is proposing these legislative items for the 2021 session:

- Improve the state's land use practices by strengthening the zoning enabling statute (CGS Section 8-2), expand housing choice, and requiring planning & zoning commissions meet a minimum standard of five hours of training per year.
- Invest at least an additional \$100 million in rental relief to stabilize Connecticut's housing market and prevent Connecticut families from eviction and displacement.
- Invest in Ongoing Rental Supports through the addition of at least \$20 million/year to the Rental Assistance Program (RAP).
- Continue necessary strategic capital investments in affordable housing by authorizing \$100 million each year in the Affordable Housing FLEX Fund, and \$50 million each year for the state Housing Trust Fund.

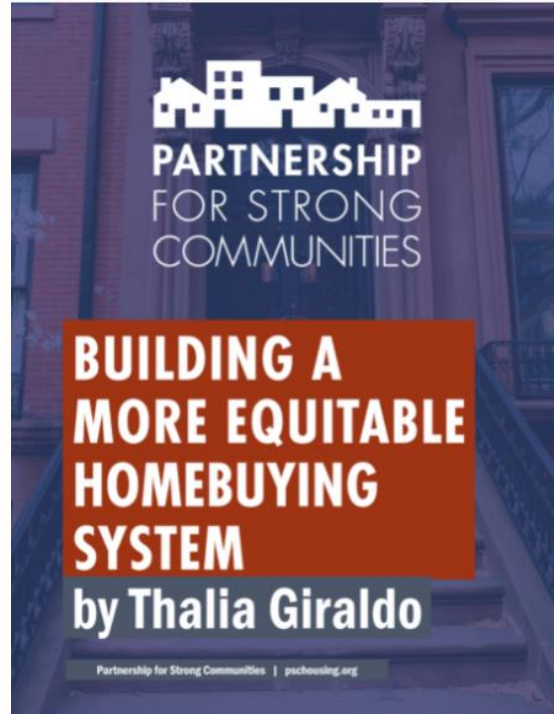
Visit www.pschousing.org to learn more and add your support.

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Resources

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[Report: Building a More Equitable Homebuying System | Partnership for Strong Communities \(pschousing.org\)](https://pschousing.org)



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Thank you!