

Fairfield County Housing Accessibility and Affordability

Fay Walker, Lydia Lo, and Peter Tatian
April 2021

As Connecticut's closest county to New York City, Fairfield County faces distinctive housing challenges tied to its labor market connections and wealth distribution. The county has some of the highest shares of Black, Indigenous, and people of color communities in the state. These groups (mostly renters) face an expensive housing market and shoulder high cost burdens.

County residents with very low incomes (30 percent or less of the county median) face a limited amount of housing affordable to them, as there are about 25,000 more of these households than units they can afford. Housing that is accessible to people with disabilities is also a need: the number of county households that include someone with a disability is projected to increase 24 percent by 2035.

BOX 1

Key Findings

- From 2001 to 2017, the county's **single-family housing permitting declined 50 percent**, while large (5+ unit) **multifamily permitting increased 39 percent**.
- Only **22 percent of white households rent their homes**, in contrast with **59 and 62 percent of Black and Latino households**, respectively.
- **More than half the county's 114,000 renter households are cost-burdened or severely cost-burdened**, compared with only one-third of homeownership households.
- **Nearly one-third of households with very low or low incomes have a member with a disability.**

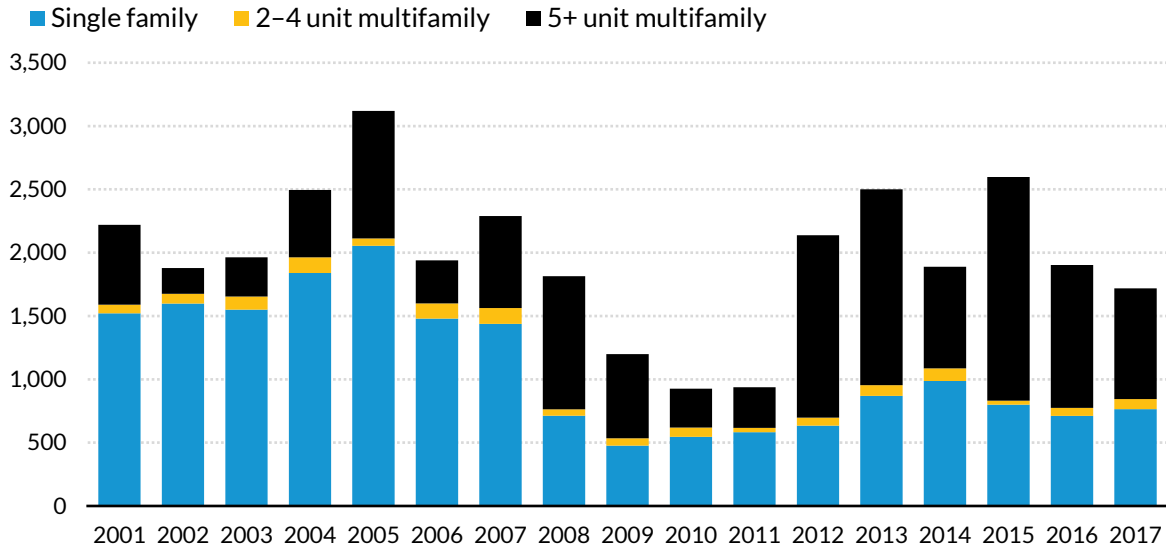
Housing Tenure and Affordability

Applications for new housing construction permitting in Fairfield County decreased 23 percent from 2001 to 2017. Single-family housing, which represented 45 percent of new permits in 2017, dropped 50 percent, while large multifamily housing (51 percent of permits in 2017) increased 39 percent (figure 1). Small multifamily homes represent 5 percent of permits.

White households represent most households in the county, and 22 percent of them rent their homes. In contrast, Black households and Latino households make up 11 and 15 percent of households in the county, respectively, and 59 percent of Black households and 62 percent of Latino households rent (figure 2).

FIGURE 1

Housing Permits Issued Annually by Units in Building, Fairfield County

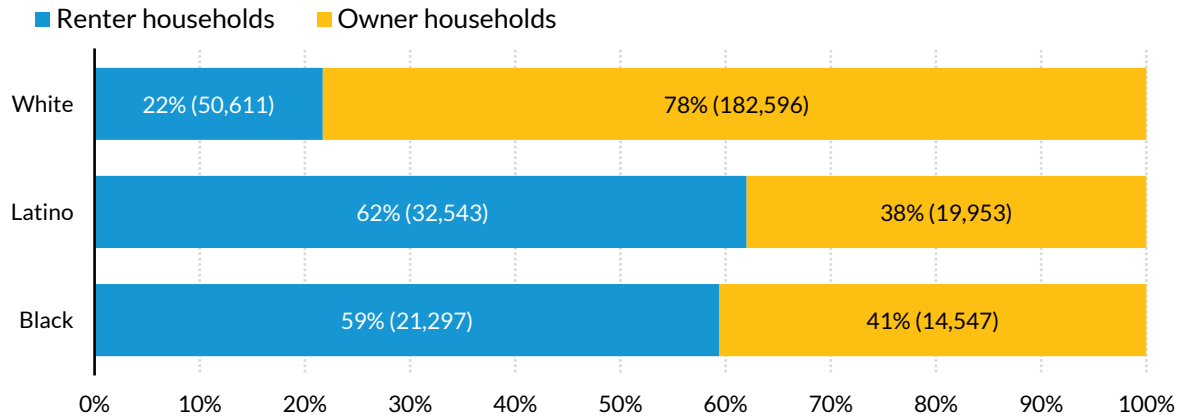


Source: Connecticut Department of Economic and Community Development (DECD) annual construction report data, 2000–17: “Housing & Income Data,” DECD, accessed March 1, 2021, https://portal.ct.gov/DECD/Content/About_DECD/Research-and-Publications/01_Access-Research/Exports-and-Housing-and-Income-Data.

Note: These data show housing units (not buildings) permitted, not necessarily constructed.

FIGURE 2

Household Tenure Type, Fairfield County, by Race/Ethnicity, 2018



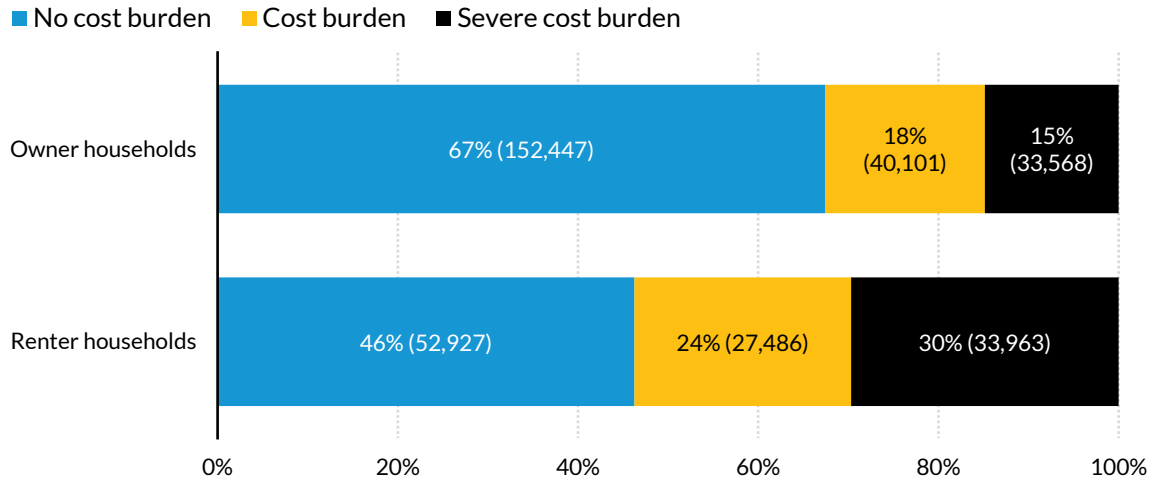
Source: American Community Survey 2014–18 data.

Note: White and Black households are non-Latino.

Across Fairfield County, one-third of households rent, while two-thirds own their homes. Among renter households, 24 percent are cost-burdened, meaning they pay 30 to 49 percent of their income on housing costs. Thirty percent are severely cost-burdened, meaning they spend 50 percent or more of their income on housing costs. These shares are significantly lower for homeowners, with 18 percent of owners cost-burdened and 15 percent severely cost-burdened (figure 3).

FIGURE 3

Shares of Cost-Burdened Households by Homeownership Status, Fairfield County, 2018



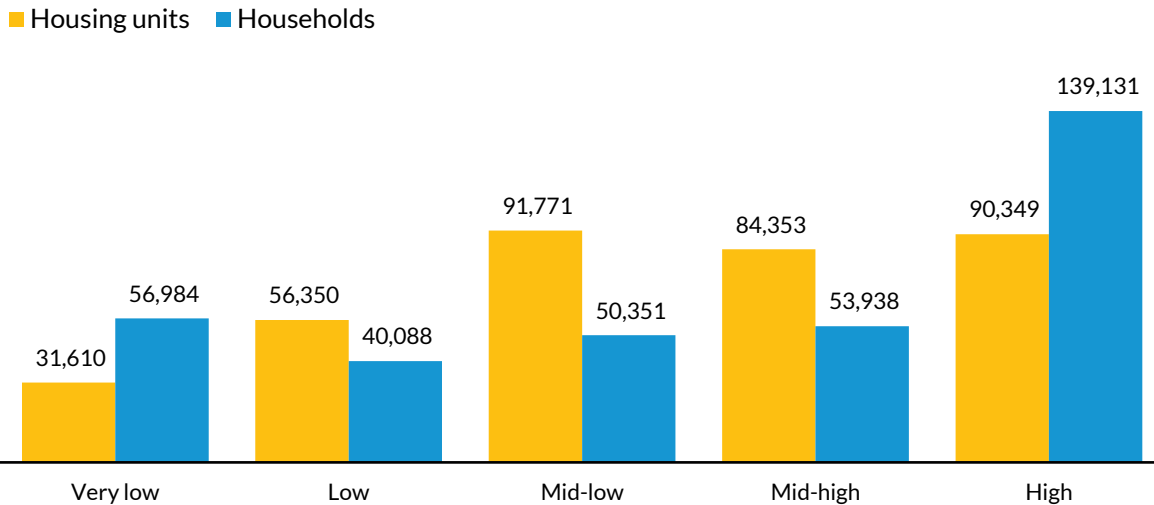
Source: American Community Survey 2014–18 data.

Note: Cost burden = spending 30 to 49 percent of income on housing costs; severe cost burden = spending 50 percent or more of income on housing costs.

Cost burdens stem from households’ inability to find housing affordable to them, which relates to the supply and location of housing in the county. Fairfield County has only 31,610 housing units affordable for the 56,984 households earning 30 percent or less of the county median income (\$92,969), leaving 45 percent of these households to find more expensive housing (figure 4).

FIGURE 4

Comparison of Housing Needs and Supply by Income/Housing Cost Band, Fairfield County, 2018



Sources: Authors’ analyses of American Community Survey and US Census Bureau data.

Note: Very low income = 30 percent or less of county median income (CMI); low income = 31–50 percent of CMI; mid-low income = 51–80 percent of CMI; mid-high income = 81–120 percent of CMI; and high income = 121 percent or more of CMI.

Federal and state-funded assisted housing programs help fill the gap between incomes and housing costs (table 1). The US Department of Housing and Urban Development’s Housing Choice Voucher Program aids the largest number of households in Fairfield County (7,401), followed by its Section 8 project-based rental assistance and vouchers (5,618) and public housing units (4,618). The state offers additional support through its deed-restriction (3,000) and moderate rental housing (1,715) programs.

TABLE 1
Assisted Housing Units by Subsidy Sources, Fairfield County

Subsidy source	Units
Federal	
Housing Choice Voucher Program	7,401
Section 8: project-based rental assistance and vouchers	5,618
Public housing	4,618
Low-Income Housing Tax Credit (LIHTC)	2,177
FHA-HUD multifamily mortgages	1,424
HOME investment partnerships	729
Tax Credit Assistance Program	223
Section 515	136
Section 202	37
State	
Deed-restricted	3,000
Moderate rental housing program	1,715
Restrictive covenants	485
Private rental investment mortgage and equity program	115
Mutual housing	69
Affordable housing program	60
Small units rental program	35
Disability-accessible	
Housing for elderly persons program	2,796
Congregate housing for the elderly	2,042
LIHTC supportive housing	143
Veterans Affairs Supportive Housing	114
Federally assisted mobility accessible units	98
Federally assisted hearing/vision accessible units	50
HUD 811	20

Sources: “Policy Basics: Introduction to the Federal Budget Process,” Center on Budget and Policy Priorities, April 2, 2020; National Housing Preservation Database; US Department of Housing and Urban Development; Connecticut Department of Housing 2019 data; Connecticut Housing Finance Authority, Connecticut Department of Housing, and Housing and Urban Development Agency 2019 data; American Community Survey 2015–19 population data.

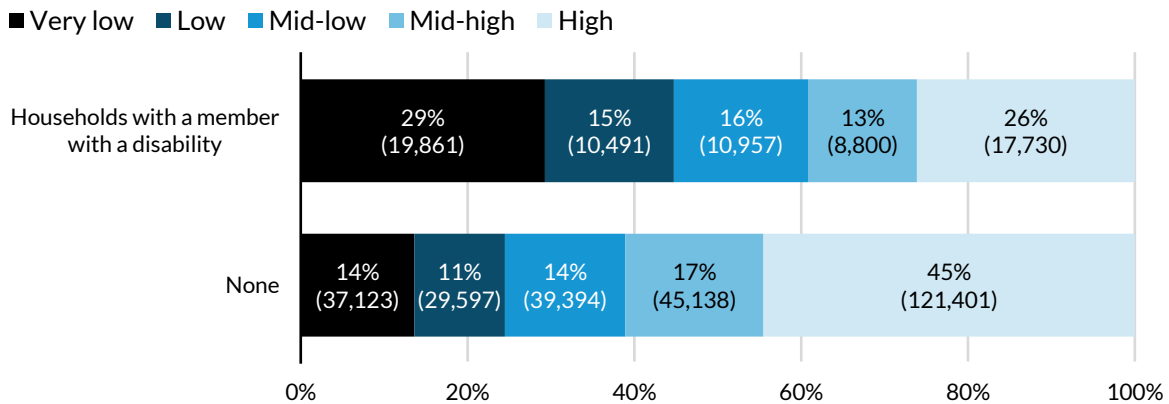
Notes: Public housing contains Section 8 Rental Assistance Demonstration units. FHA-HUD = Federal Housing Administration-US Department of Housing and Urban Development.

Many subsidies and programs overlap. For example, households use vouchers to afford rents in Low-Income Housing Tax Credit units, and those units use Connecticut’s moderate rental housing program grants to cover development costs. This makes determining the total number of assisted units difficult. However, we know that in Fairfield County, there is only about 1 subsidy for every 4 households with very low or low incomes, meaning that at least three-quarters of households with low incomes are not receiving housing assistance.

Housing Accessibility and Affordability for Residents with Disabilities

Almost half of all households with at least one member with a disability in Fairfield County have incomes that are 50 percent or less of the county median. They represent 31 percent of all households with very low or low incomes in the county (figure 5), meaning that to meet accessibility and affordability needs, roughly a third of all assisted housing units should meet basic disability accessibility standards.

FIGURE 5
Households That Include Someone with a Disability by Income Band, Fairfield County, 2018

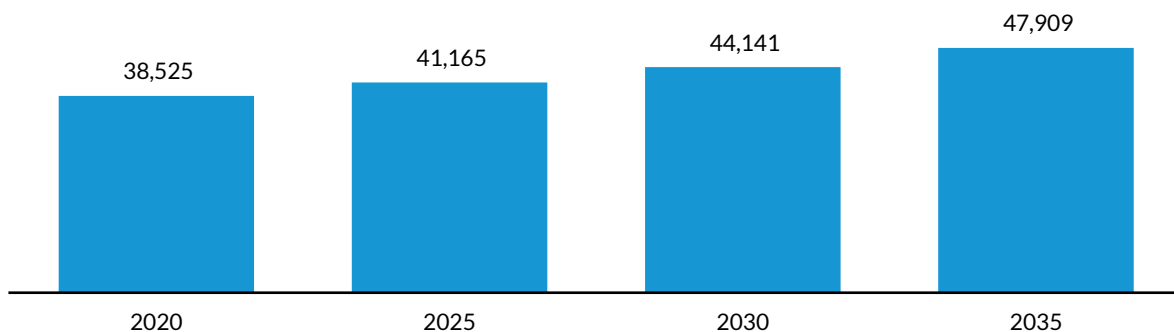


Source: American Community Survey IPUMS 2018 data.

Note: Very low income = 30 percent or less of county median income (CMI); low income = 31–50 percent of CMI; mid-low income = 51–80 percent of CMI; mid-high income = 81–120 percent of CMI; and high income = 121 percent or more of CMI.

Between the private market and federal and state programs (using the limited documentation of accessible units available), the county has at most 5,263 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (4,838). The number of households with a member with a disability is expected to increase 24 percent from 2020 to 2035 (figure 6). This increase is mainly because of the aging population.

FIGURE 6
Projected Households That Include Someone with a Disability, Fairfield County



Source: Authors' analysis of American Community Survey IPUMS data.

Acknowledgments

This research was funded by the Connecticut Department of Housing and the Connecticut Department of Social Services. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute’s funding principles is available at www.urban.org/fundingprinciples.



500 L'Enfant Plaza SW
Washington, DC 20024

www.urban.org

ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people’s lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

Copyright © April 2021. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.