

Hartford County Housing Accessibility and Affordability

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Given the disparate housing conditions in the Connecticut capital of Hartford and its surrounding suburbs, Hartford County faces various housing challenges and opportunities. The county has some of the highest shares of Black, Indigenous, and people of color populations in the state, but these groups (mostly renters) face an expensive housing market and shoulder high housing cost burdens. Although Hartford County has some of the highest numbers of rental units affordable to households with mid-to-low incomes, virtually no unassisted or naturally occurring affordable units are affordable to households with very low incomes (30 percent or less of the county median). 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 20 percent by 2035.

BOX 1

Key Findings

- From 2001 to 2017, the county's **single-family housing permitting declined 74 percent**, while large (5+ unit) **multifamily permitting increased 187 percent**.
- Only **23 percent of white households rent their homes**, in contrast with **50 and 68 percent of Black and Latino households**, respectively.
- **Half the county's 125,000 renter households are cost-burdened or severely cost-burdened**, compared with only one-quarter of homeownership households.
- **37 percent of households with very low or low incomes have a member with a disability.**

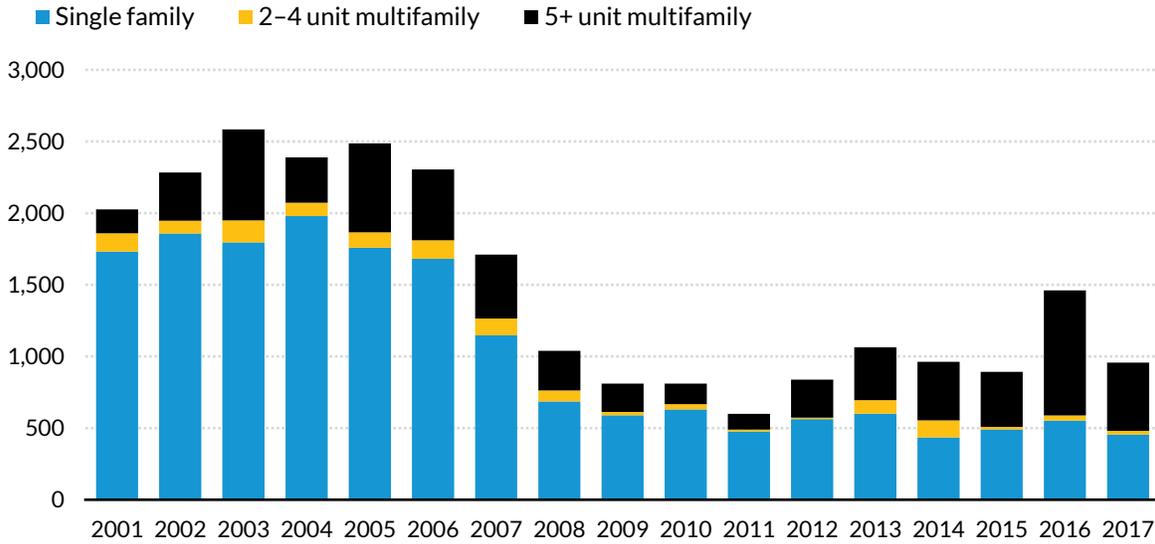
Housing Tenure and Affordability

Applications for new housing construction permitting in Hartford County decreased 53 percent from 2001 to 2017. Single-family housing, which represented 48 percent of new permits in 2017, dropped 74 percent, while large multifamily housing (50 percent of permits in 2017) increased 187 percent (figure 1). Small multifamily homes represent 3 percent of permits.

White households represent most households in the county, and 23 percent of them rent their homes. In contrast, Black households and Latino households make up 11 and 14 percent of households, respectively, and 50 percent of Black households and 68 percent of Latino households rent (figure 2).

FIGURE 1

Housing Permits Issued Annually by Units in Building, Hartford County

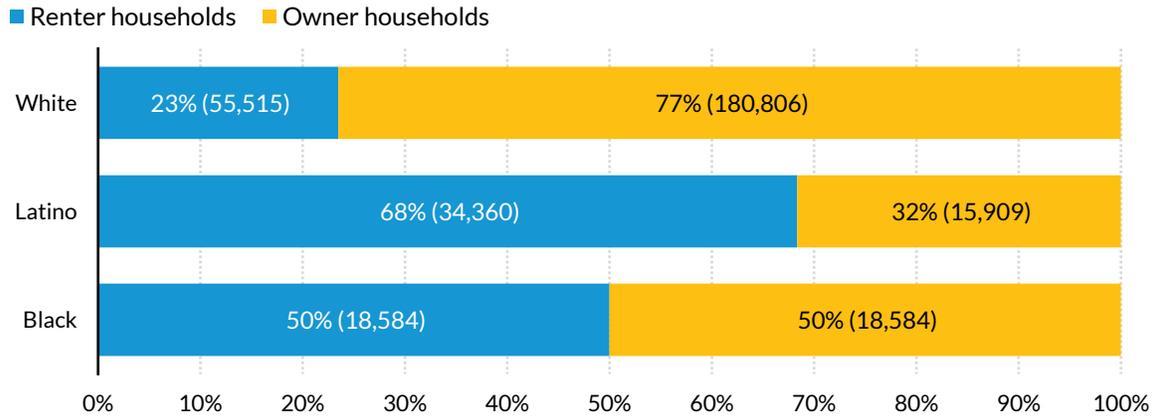


Source: Connecticut Department of Economic and Community Development (DECD) annual construction report data, 2000–17: “Housing & Income Data,” DECD, accessed March 1, 2021, https://portal.ct.gov/DECD/Content/About_DECD/Research-and-Publications/01_Access-Research/Exports-and-Housing-and-Income-Data.

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

FIGURE 2

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



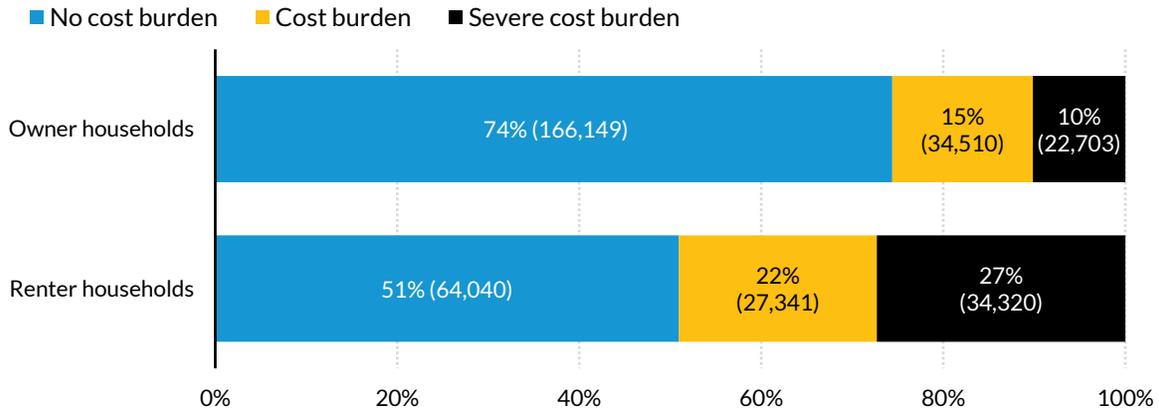
Source: American Community Survey 2014–18 data.

Note: White and Black households are non-Latino.

Across Hartford County, 36 percent of households rent, while 64 percent own their homes. Among renter households, 22 percent are cost-burdened, meaning they pay 30 to 49 percent of their income on housing costs. Twenty-seven 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 15 percent of owners cost-burdened and 10 percent severely cost-burdened (figure 3).

FIGURE 3

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



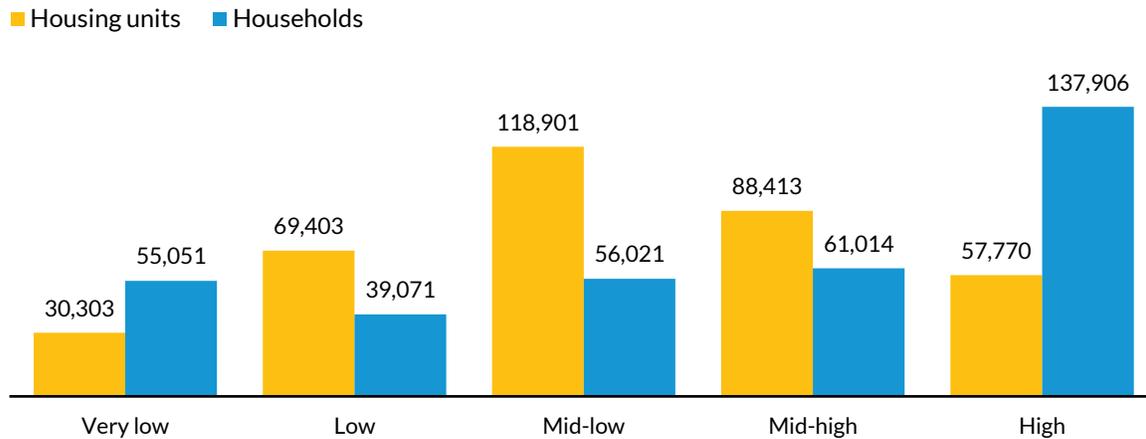
Source: American Community Survey 2014–18 data.

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. Hartford County has only 30,303 housing units affordable for the 55,051 households earning 30 percent or less of the county median income (\$72,321), 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, Hartford 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 Hartford County (20,293), followed by its Section 8 project-based rental assistance and vouchers (7,740) and public housing units (3,505). The state offers additional support through its moderate rental housing (2,006) and deed-restriction (741) programs.

TABLE 1
Assisted Housing Units by Subsidy Sources, Hartford County

Subsidy source	Units
Federal	
Housing Choice Voucher Program	20,293
Section 8: project-based rental assistance and vouchers	7,740
Public housing	3,505
Low-Income Housing Tax Credit (LIHTC)	3,402
FHA-HUD multifamily mortgages	3,358
HOME investment partnerships	1,188
Tax Credit Assistance Program	222
Section 515	236
Section 202	146
State	
Deed-restricted	741
Moderate rental housing program	2,006
Bond-financed housing	679
Limited equity cooperatives	303
Restrictive covenants	309
Private rental investment mortgage and equity program	403
Mutual housing	107
Affordable housing program	233
Urban Homesteading Program	14
Disability-accessible	
Housing for elderly persons program	3,913
Congregate housing for the elderly	3,051
Congregate housing for the elderly: assisted living	125
LIHTC supportive housing	164
Veterans Affairs Supportive Housing	189
Federally assisted mobility accessible units	106
Federally assisted hearing/vision accessible units	55
HUD 811	16

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.

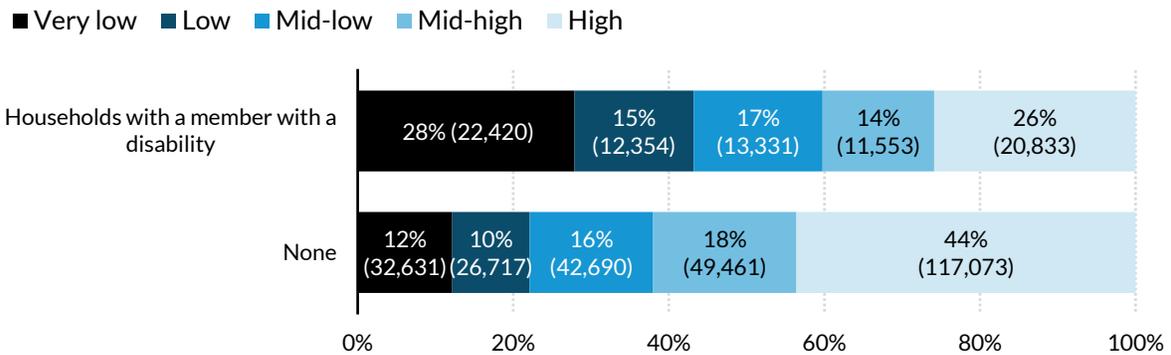
Many subsidies and programs overlap. For example, households use vouchers to afford rents in Low-Income Housing Tax Credit units, and those units use Connecticut’s moderate rental housing program grants to cover development costs. This makes determining the total number of assisted units difficult. However, we know that in Hartford County, there is only about 1 subsidy for every 2 households with very low or low incomes, meaning that at least half of households with low incomes are not receiving housing assistance.

Housing Accessibility and Affordability for Residents with Disabilities

Forty-three percent of all households with at least one member with a disability in Hartford County have incomes that are 50 percent or less of the county median. They represent 37 percent of all households with very low or low incomes in the county (figure 5), meaning that to meet accessibility and affordability needs, more than 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, Hartford County, 2018



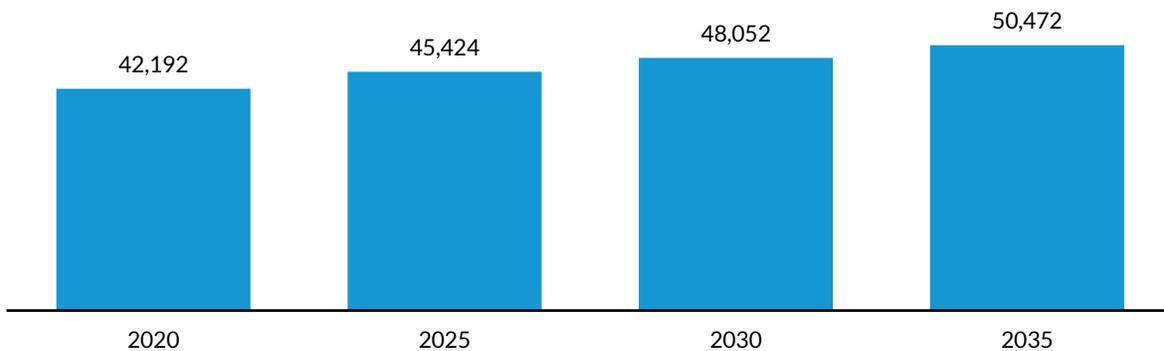
Source: American Community Survey IPUMS 2018 data.

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 7,619 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (7,089). The number of households with a member with a disability is expected to increase 20 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, Hartford County



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

Acknowledgments

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