

Litchfield County Housing Accessibility and Affordability

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Since 2011, Litchfield County, Connecticut, has experienced consistent population loss and increased vacancy rates for rental properties. The county has also faced rent increases for multifamily units at a rate that exceeds the production rates for new homes.

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 2,100 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

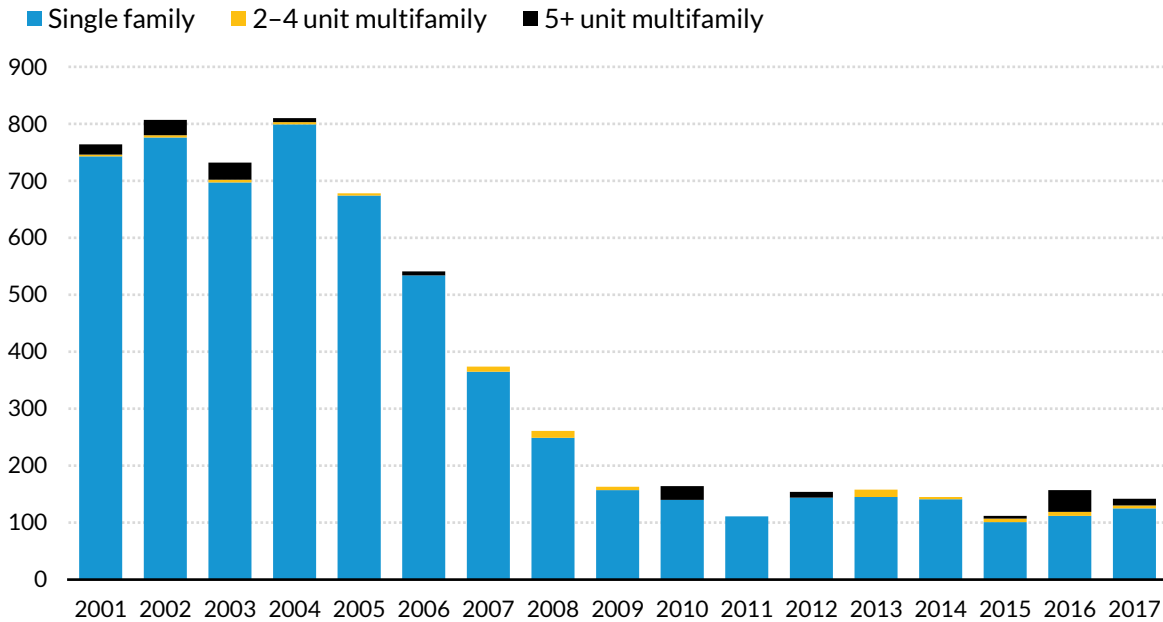
- From 2001 to 2017, the county's **single-family housing permitting declined 83 percent**, and large (5+ unit) **multifamily permitting decreased 33 percent**.
- Only **21 percent of white households rent their homes**, in contrast with **47 and 59 percent of Black and Latino households**, respectively.
- **Nearly half the county's 17,000 renter households are cost-burdened or severely cost-burdened**, compared with only one-quarter of homeownership households.
- **35 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 Litchfield County decreased 81 percent from 2001 to 2017. Single-family housing, which represented 88 percent of new permits in 2017, dropped 83 percent, while large multifamily housing (8 percent of permits in 2017) decreased 33 percent (figure 1). Small multifamily homes represent 4 percent of permits.

White households represent most households in the county, and 21 percent of them rent their homes. In contrast, Black households and Latino households make up 1 and 4 percent of households in the county, respectively, and 47 percent of Black households and 59 percent of Latino households rent (figure 2).

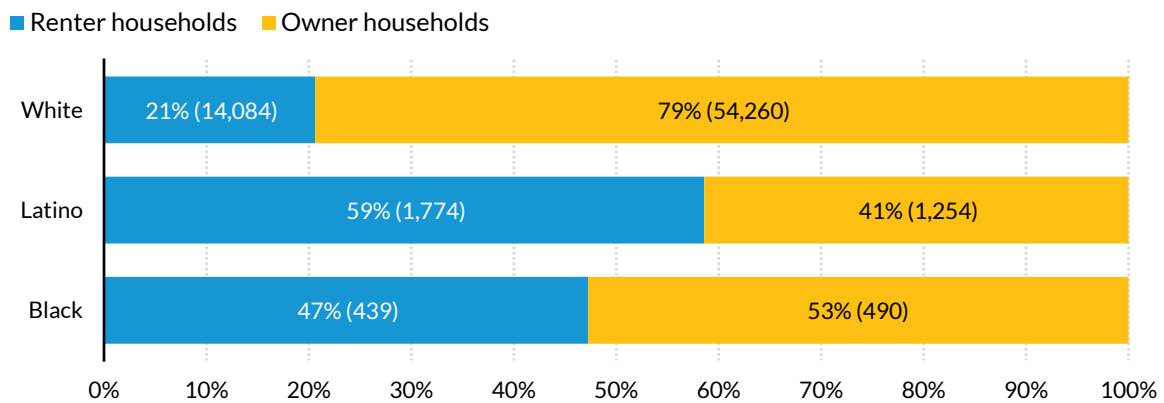
FIGURE 1
Housing Permits Issued Annually by Units in Building, Litchfield County



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, Litchfield County, by Race/Ethnicity, 2018



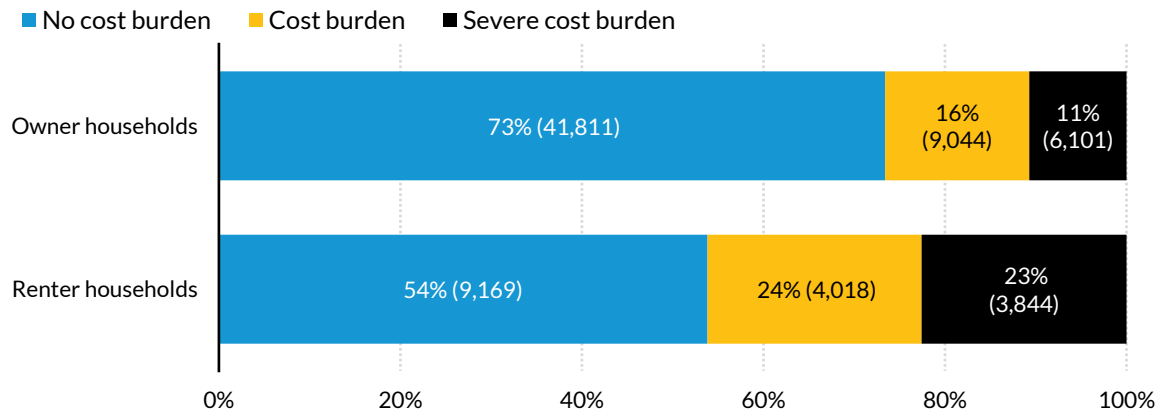
Source: American Community Survey 2014–18 data.

Note: White and Black households are non-Latino.

Across Litchfield County, one-quarter of households rent, while three-quarters own their homes. Among renter households, 24 percent are cost-burdened, meaning they pay 30 to 49 percent of their income on housing costs. Twenty-three 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 16 percent of owners cost-burdened and 11 percent severely cost-burdened (figure 3).

FIGURE 3
Shares of Cost-Burdened Households by Homeownership Status, Litchfield County, 2018

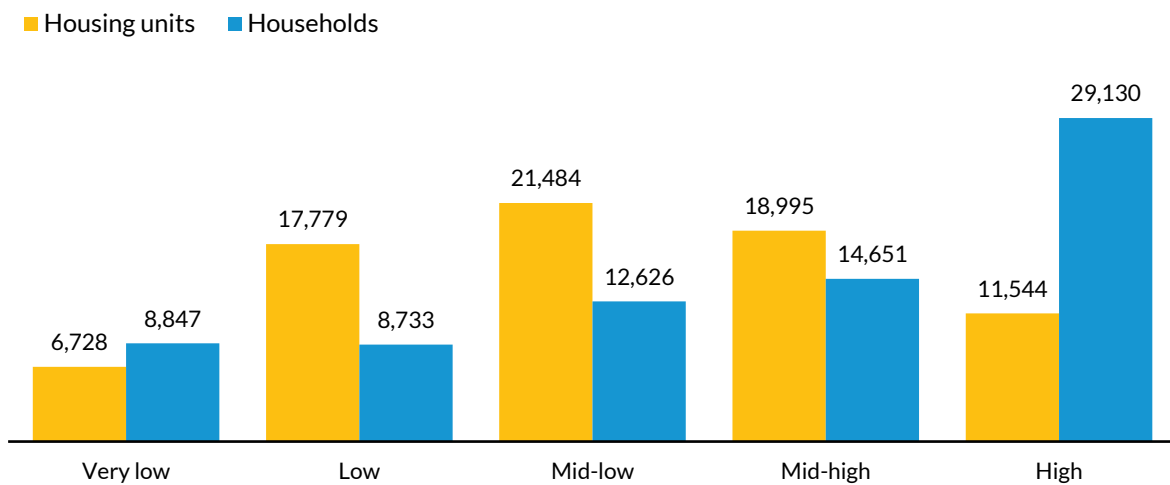


Source: American Community Survey 2014–18 data.

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. Litchfield County has only 6,728 housing units affordable for the 8,847 households earning 30 percent or less of the county median income (\$78,314), leaving 24 percent of these households to find more expensive housing (figure 4).

FIGURE 4
Comparison of Housing Needs and Supply by Income/Housing Cost Band, Litchfield 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 Section 8 project-based rental assistance and vouchers aid the largest number of households in Litchfield County (696), followed by public housing units (576) and Federal Housing Administration-Department of Housing and Urban Development multifamily mortgages (554). The state offers additional support through its deed-restriction (92) and moderate rental housing (46) programs.

TABLE 1
Assisted Housing Units by Subsidy Sources, Litchfield County

Subsidy source	Units
Federal	
Housing Choice Voucher Program	305
Section 8: project-based rental assistance and vouchers	696
Section 8: Single Room Occupancy Program	11
Public housing	576
Low-Income Housing Tax Credit	429
FHA-HUD multifamily mortgages	554
HOME investment partnerships	145
Section 515	205
State	
Deed-restricted	92
Moderate rental housing program	46
Limited equity cooperatives	28
Disability-accessible	
Housing for elderly persons program	980
Congregate housing for the elderly	353
Veterans Affairs Supportive Housing	22
Federally assisted mobility accessible units	23
Federally assisted hearing/vision accessible units	17

Sources: “Policy Basics: Introduction to the Federal Budget Process,” Center on Budget and Policy Priorities, April 2, 2020, <https://www.cbpp.org/research/introduction-to-the-federal-budget-process>; 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.

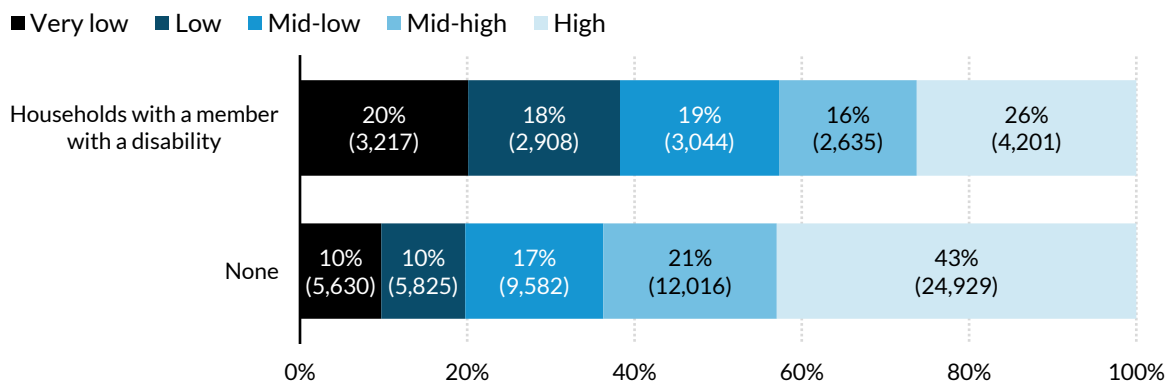
Many subsidies and programs overlap. For example, households use vouchers to afford rents in Low-Income Housing Tax Credit units, and those units use Connecticut’s moderate rental housing program grants to cover development costs. This makes determining the total number of assisted units difficult. However, we know that in Litchfield County, there is only about 1 subsidy for every 6 households with very low or low incomes, meaning that more than 80 percent of households with low incomes are not receiving housing assistance.

Housing Accessibility and Affordability for Residents with Disabilities

Thirty-eight percent of all households with at least one member with a disability in Litchfield County have incomes that are 50 percent or less of the county median. They represent 35 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, Litchfield County, 2018



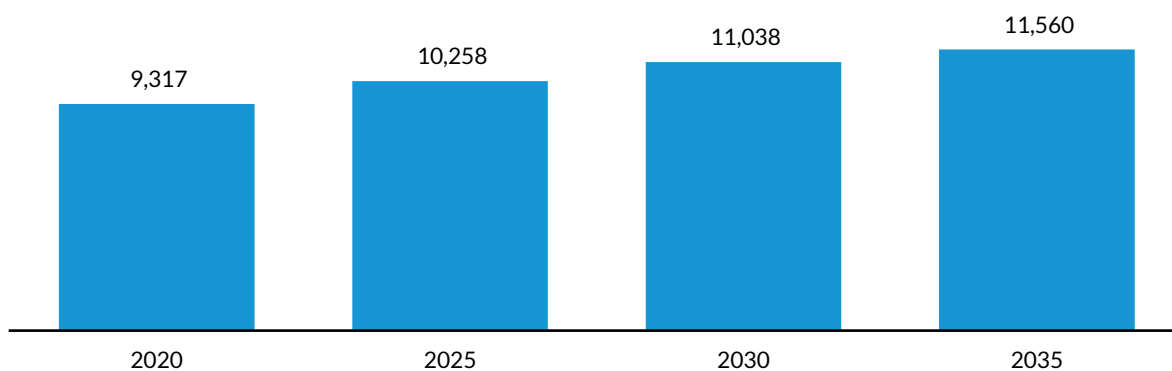
Source: American Community Survey IPUMS 2018 data.

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 1,395 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (1,333). 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, Litchfield County



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

Acknowledgments

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