

## Middlesex County Housing Accessibility and Affordability

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Middlesex County, Connecticut, experienced some population loss from 2011 to 2017 but has started growing again. The county has also seen a falling housing production rate, an increase in vacancy rates for multifamily housing units, and rent increases for multifamily housing units at a rate that exceeds the production of new units.

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 3,000 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 18 percent by 2035.

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### BOX 1

#### Key Findings

- From 2001 to 2017, the county's **single-family housing permitting declined 79 percent**, while large (5+ unit) **multifamily permitting increased 8 percent**.
- Only **22 percent of white households rent their homes**, in contrast with **63 and 51 percent of Black and Latino households**, respectively.
- **Half the county's 18,000 renter households are cost-burdened or severely cost-burdened**, compared with only one-quarter of homeownership households.
- **36 percent of households with very low or low incomes have a member with a disability.**

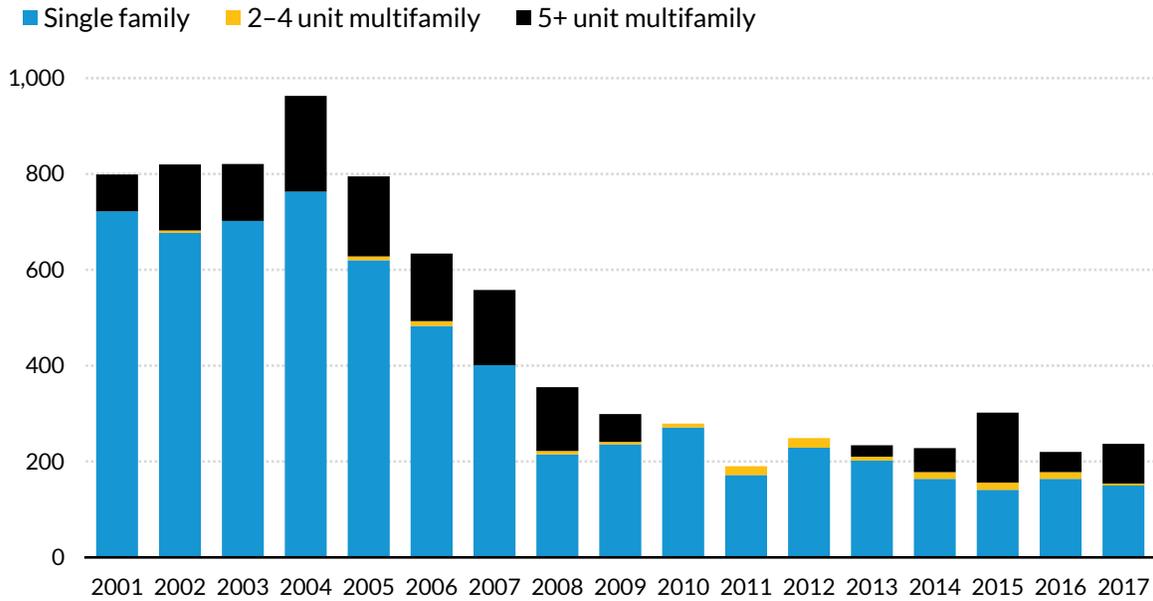
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### Housing Tenure and Affordability

Applications for new housing construction permitting in Middlesex County decreased 70 percent from 2001 to 2017. Single-family housing, which represented 63 percent of new permits in 2017, dropped 79 percent, while large multifamily housing (35 percent of permits in 2017) increased 8 percent (figure 1). Small multifamily homes represent 2 percent of permits.

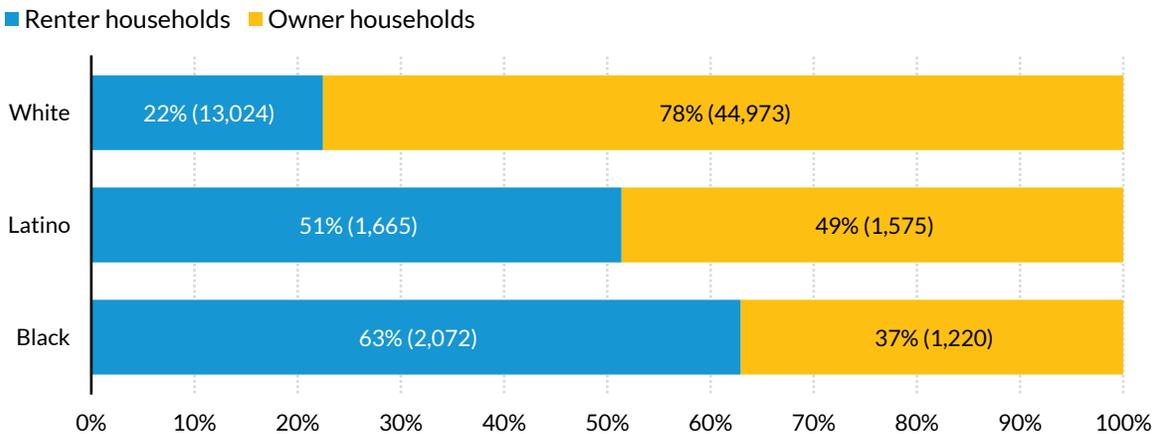
White households represent most households in the county, and 22 percent of them rent their homes. In contrast, Black households and Latino households each make up 5 percent of households in the county, and 63 percent of Black households and 51 percent of Latino households rent (figure 2).

**FIGURE 1**  
**Housing Permits Issued Annually by Units in Building, Middlesex 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](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, Middlesex County, by Race/Ethnicity, 2018**

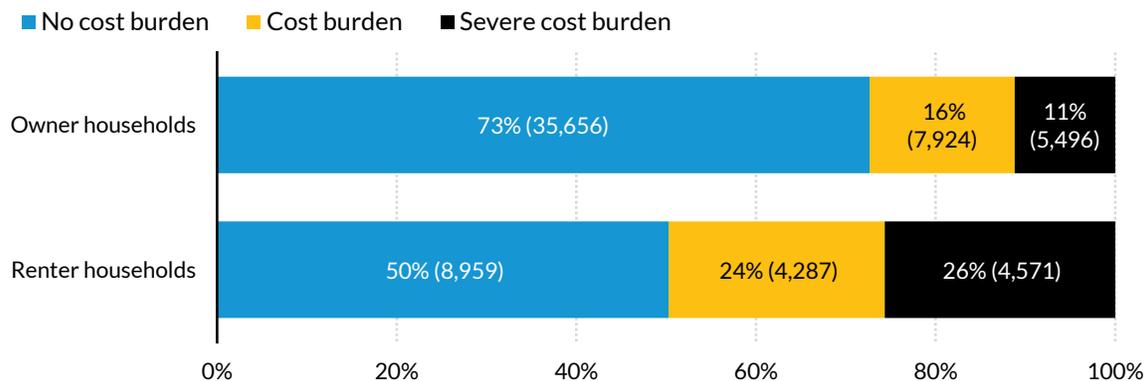


**Source:** American Community Survey 2014–18 data.  
**Note:** White and Black households are non-Latino.

Across Middlesex 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-six 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, Middlesex County, 2018**

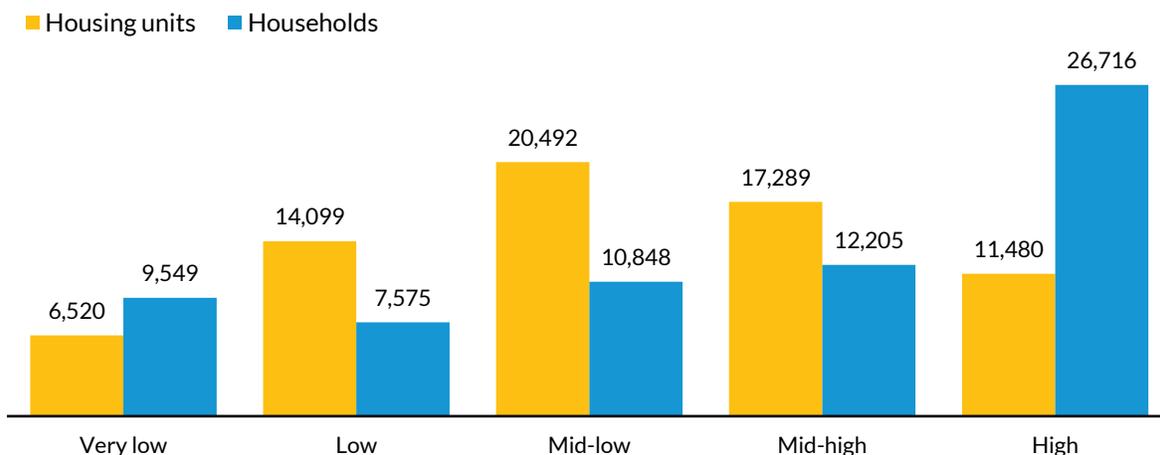


**Source:** American Community Survey 2014–18 data.

**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. Middlesex County has only 6,520 housing units affordable for the 9,549 households earning 30 percent or less of the county median income (\$84,761), leaving 32 percent of these households to find more expensive housing (figure 4).

**FIGURE 4**  
**Comparison of Housing Needs and Supply by Income/Housing Cost Band, Middlesex 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 Middlesex County (1,450), followed by Federal Housing Administration-Department of Housing and Urban Development multifamily mortgages (826) and Section 8 project-based rental assistance and vouchers (797). The state offers additional support through its moderate rental housing (198) and deed restriction (154) programs.

**TABLE 1**  
**Assisted Housing Units by Subsidy Sources, Middlesex County**

<b>Subsidy source</b>	<b>Units</b>
<b>Federal</b>	
Housing Choice Voucher Program	1,450
Section 8: project-based rental assistance and vouchers	797
Public housing	298
Low-Income Housing Tax Credit	172
FHA-HUD multifamily mortgages	826
Section 515	302
Section 202	22
<b>State</b>	
Deed-restricted	154
Moderate rental housing program	198
Bond-financed housing	89
Limited equity cooperatives	16
Community housing development corporation housing	40
Restrictive covenants	64
Small units rental program	28
<b>Disability-accessible</b>	
Housing for elderly persons program	532
Congregate housing for the elderly	325
Congregate housing for the elderly: assisted living	45
Veterans Affairs Supportive Housing	15
Federally assisted mobility accessible units	15
Federally assisted hearing/vision accessible units	7

**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.

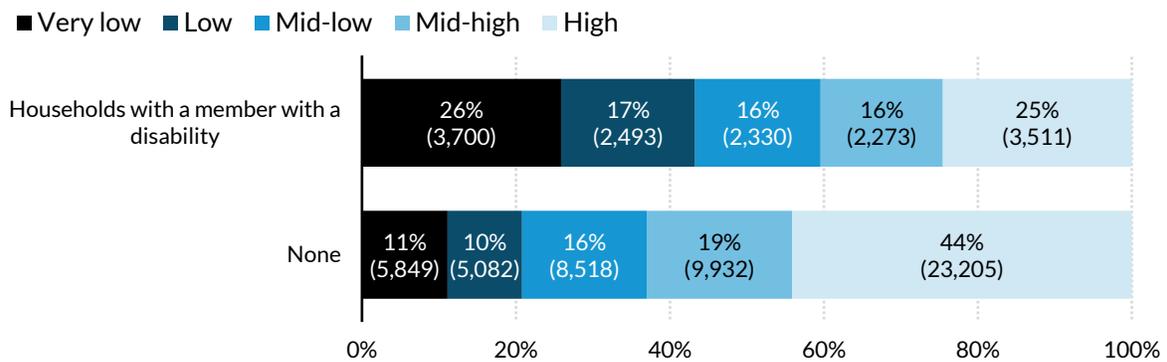
**Notes:** Public housing contains Section 8 Rental Assistance Demonstration units. FHA-HUD = Federal Housing Administration-US Department of Housing and Urban Development.

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 Middlesex 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

Forty-three percent of all households with at least one member with a disability in Middlesex County have incomes that are 50 percent or less of the county median. They represent 36 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, Middlesex County, 2018

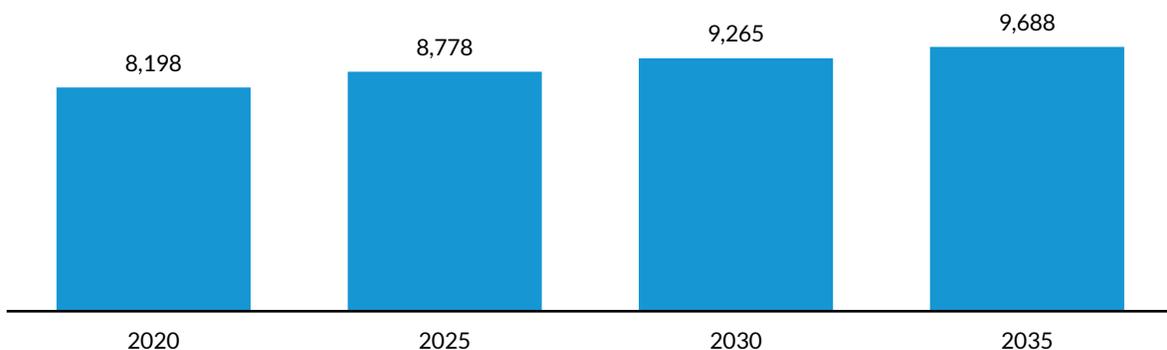


Source: American Community Survey IPUMS 2018 data.

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 939 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (902). The number of households with a member with a disability is expected to increase 18 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, Middlesex County



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

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