

New Haven County Housing Accessibility and Affordability

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New Haven County has some of Connecticut's highest shares of Black, Indigenous, and people of color populations. These households (mostly renters) face an expensive housing market and shoulder high housing cost burdens. Additionally, New Haven County has higher housing cost burden rates and higher severe housing cost burden rates across all income bands. Since 2001, New Haven County has had a marked decrease in housing production overall but an increase in the production of multifamily housing with five or more units. However, the increase in average monthly rent for 5+ unit multifamily buildings continues to outpace growth in the production of these 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 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 23 percent by 2035.

BOX 1

Key Findings

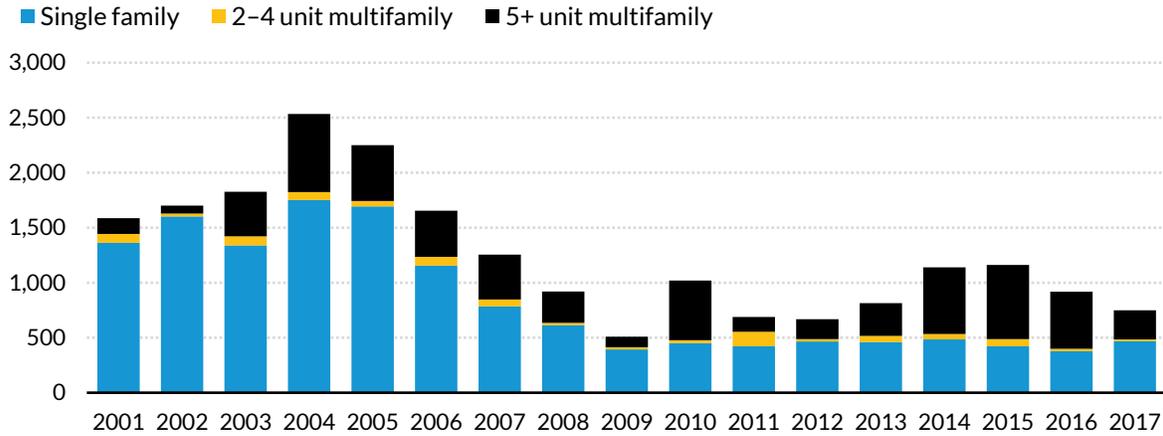
- From 2001 to 2017, the county's **single-family housing permitting declined 66 percent**, while large (5+ unit) **multifamily permitting increased 85 percent**.
- Only **27 percent of white households rent their homes**, in contrast with **64 and 69 percent of Black and Latino households**, respectively.
- **More than half the county's 127,000 renter households are cost-burdened or severely cost-burdened**, compared with only 30 percent of homeownership households.
- **Just over a 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 New Haven County decreased 53 percent from 2001 to 2017. Single-family housing, which represented 63 percent of new permits in 2017, dropped 66 percent, while large multifamily housing (35 percent of permits in 2017) increased 85 percent (figure 1). Small multifamily homes represent 2 percent of permits.

FIGURE 1

Housing Permits Issued Annually by Units in Building, New Haven County



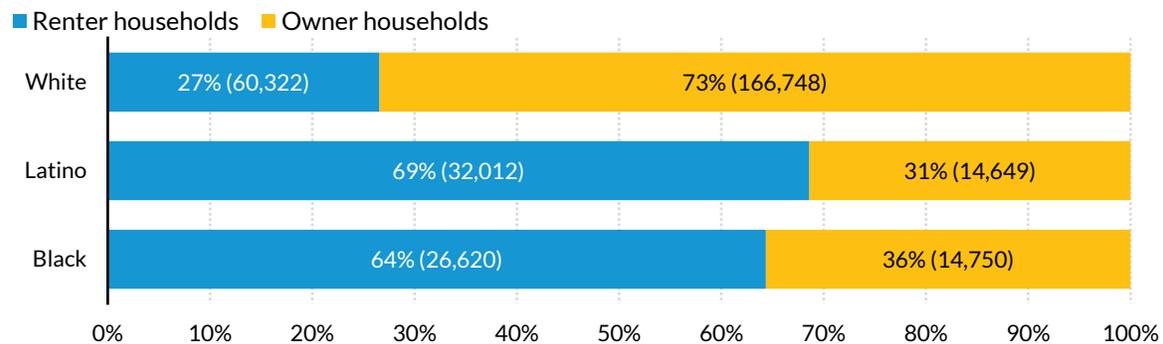
Source: Connecticut Department of Economic and Community Development (DECD) annual construction report data, 2000–17: “Housing & Income Data,” DECD, accessed March 1, 2021, https://portal.ct.gov/DECD/Content/About_DECD/Research-and-Publications/01_Access-Research/Exports-and-Housing-and-Income-Data.

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

White households represent most households in the county, and 27 percent of them rent their homes. In contrast, Black households and Latino households make up 13 and 14 percent of households in the county, respectively, and 64 percent of Black households and 69 percent of Latino households rent (figure 2).

FIGURE 2

Household Tenure Type, New Haven County, by Race/Ethnicity, 2018



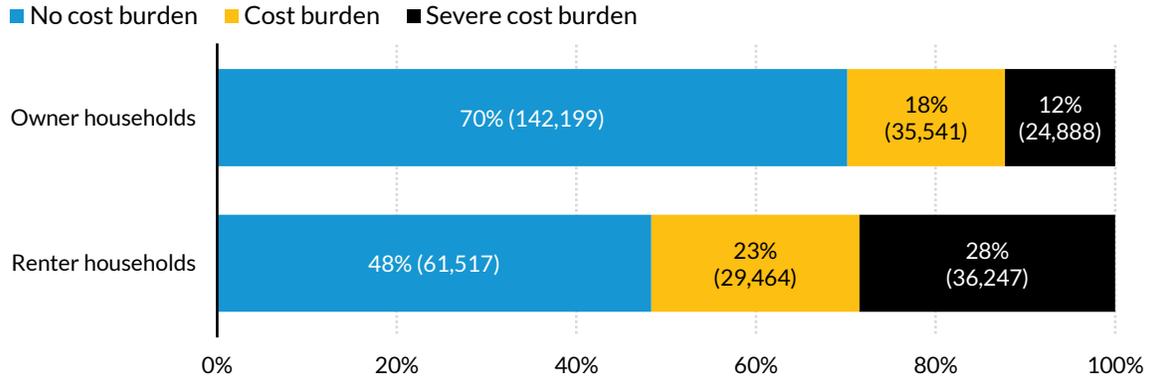
Source: American Community Survey 2014–18 data.

Note: White and Black households are non-Latino.

Across New Haven County, 38 percent of households rent, while 62 percent own their homes. Among renter households, 23 percent are cost-burdened, meaning they pay 30 to 49 percent of their income on housing costs. Twenty-eight 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 12 percent severely cost-burdened (figure 3).

FIGURE 3

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



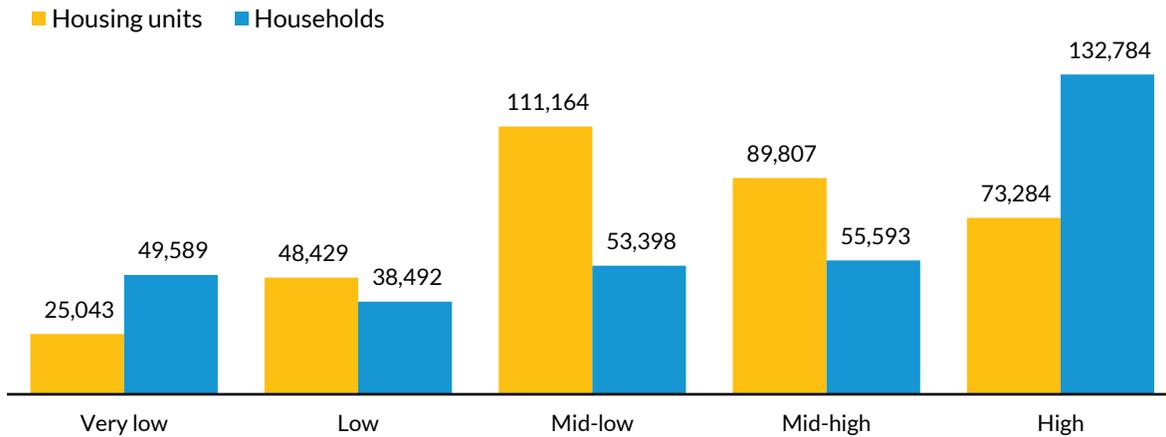
Source: American Community Survey 2014–18 data.

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. New Haven County has only 25,043 housing units affordable for the 49,589 households earning 30 percent or less of the county median income (\$67,128), leaving 49 percent of these households to find more expensive housing (figure 4).

FIGURE 4

Comparison of Housing Needs and Supply by Income/Housing Cost Band, New Haven 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 New Haven County (12,515), followed by its Section

8 project-based rental assistance and vouchers (8,721) and Federal Housing Administration-Department of Housing and Urban Development multifamily mortgages (4,969). The state offers additional support through its deed-restriction (712) and moderate rental housing (498) programs.

TABLE 1
Assisted Housing Units by Subsidy Sources, New Haven County

Subsidy source	Units
Federal	
Housing Choice Voucher Program	12,515
Section 8: project-based rental assistance and vouchers	8,721
Section 8: Single Room Occupancy Program	27
Public housing	4,364
Low-Income Housing Tax Credit (LIHTC)	2,801
FHA-HUD multifamily mortgages	4,969
HOME investment partnerships	608
Tax Credit Assistance Program	151
Section 515	107
Section 202	24
Section 236	63
State	
Deed-restricted	712
Moderate rental housing program	498
Limited equity cooperatives	122
Community housing development corporation housing	316
Restrictive covenants	118
Affordable housing program	54
Small units rental program	7
Disability-accessible	
Housing for elderly persons program	2,685
Congregate housing for the elderly	2,121
Congregate housing for the elderly: assisted living	56
LIHTC supportive housing	205
Veterans Affairs Supportive Housing	368
Federally assisted mobility accessible units	166
Federally assisted hearing/vision accessible units	112
HUD 811	29

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.

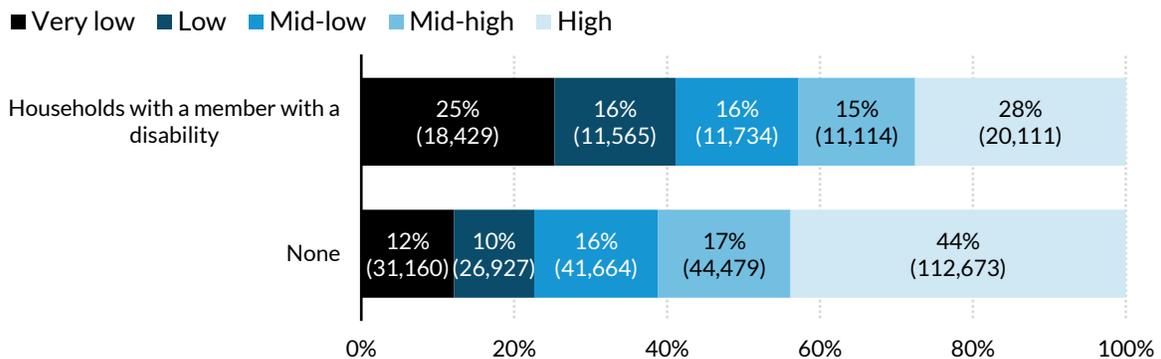
Notes: Public housing contains Section 8 Rental Assistance Demonstration units. FHA-HUD = Federal Housing Administration-US Department of Housing and Urban Development.

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 New Haven 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-one percent of all households with at least one member with a disability in New Haven County have incomes that are 50 percent or less of the county median. They represent 34 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, New Haven County, 2018

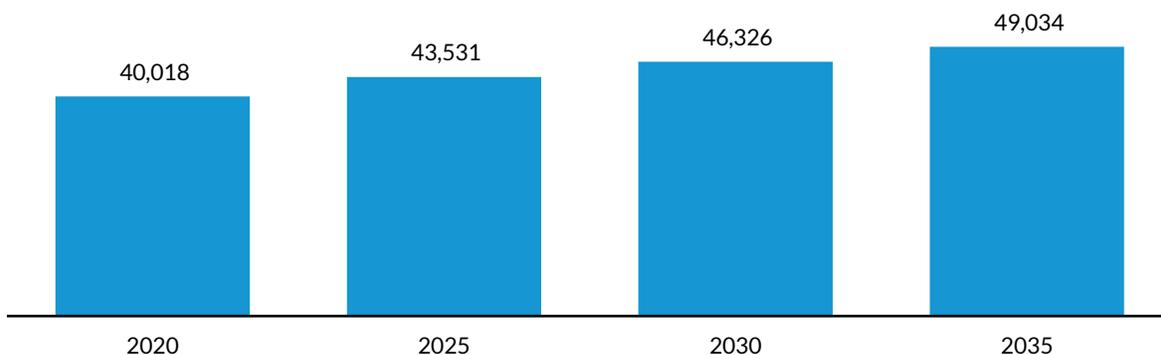


Source: American Community Survey IPUMS 2018 data.

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 5,742 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (4,862). The number of households with a member with a disability is expected to increase 23 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, New Haven County



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

Acknowledgments

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