

## New London County Housing Accessibility and Affordability

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New London County has some of the largest disparities between white homeownership and Black and Latino homeownership in Connecticut: about 70 percent of white households own their homes, while about 70 percent of Black and Latino households rent their homes. The number of white people living in New London County has decreased, while the number of Black and Latino residents has increased.

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 3,800 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 20 percent by 2035.

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### BOX 1

#### Key Findings

- From 2001 to 2017, the county's **single-family housing permitting declined 70 percent**, while large (5+ unit) **multifamily permitting increased from 0 to 53 units**.
- Only **27 percent of white households rent their homes**, in contrast with **69 and 70 percent of Black and Latino households**, respectively.
- Nearly half the county's **36,000 renter households are cost-burdened or severely cost-burdened**, compared with only one-quarter of homeowning households.
- **More than one-third of households with very low or low incomes have a member with a disability**.

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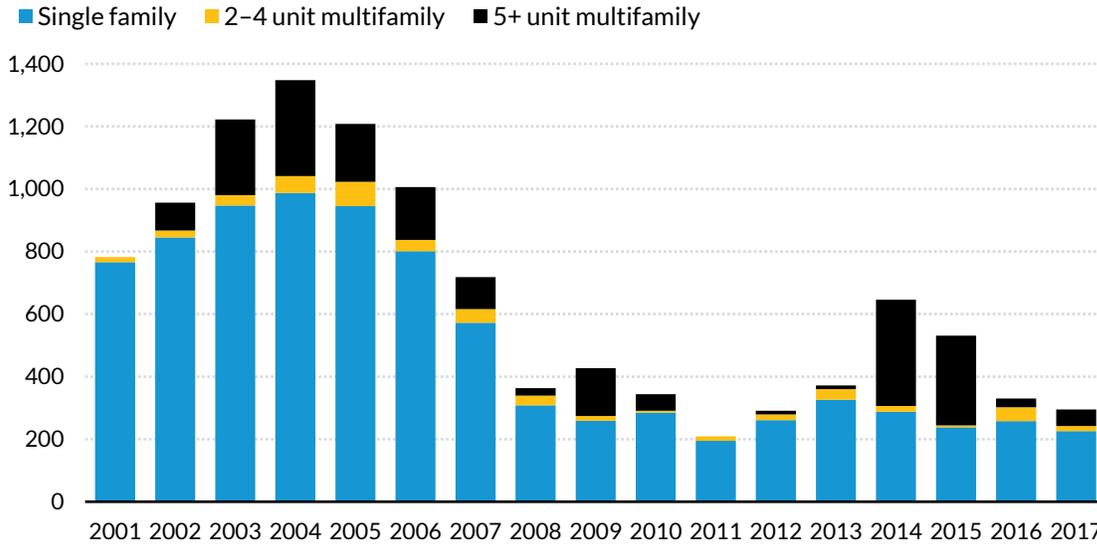
### Housing Tenure and Affordability

Applications for new housing construction permitting in New London County decreased 62 percent from 2001 to 2017. Single-family housing, which represented 77 percent of new permits in 2017, dropped 70 percent, while large multifamily housing (18 percent of permits in 2017) increased from 0 to 53 units (figure 1). Small multifamily homes represent 5 percent of permits.

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 5 and 8 percent of households in the county, respectively, and 69 percent of Black households and 70 percent of Latino households rent (figure 2).

FIGURE 1

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

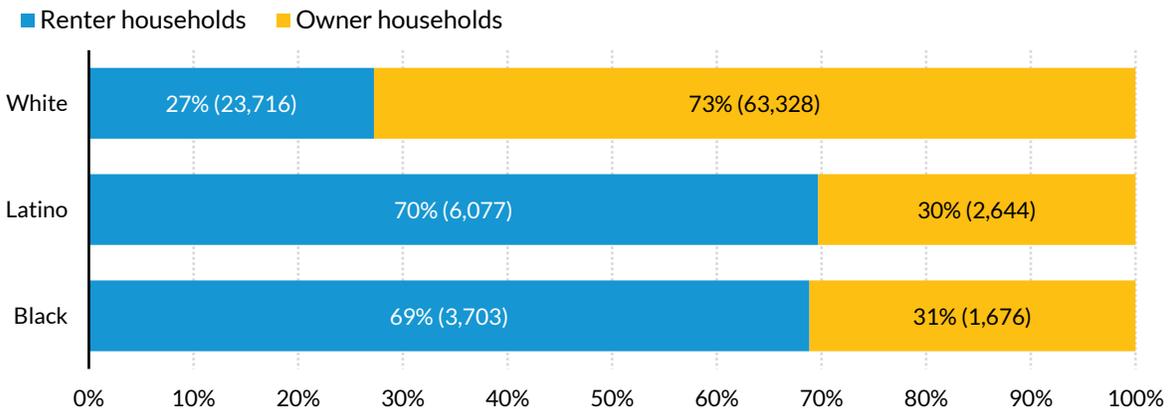


Source: Connecticut Department of Economic and Community Development (DECD) annual construction report data, 2000–17: “Housing & Income Data,” DECD, accessed March 1, 2021, [https://portal.ct.gov/DECD/Content/About\\_DECD/Research-and-Publications/01\\_Access-Research/Exports-and-Housing-and-Income-Data](https://portal.ct.gov/DECD/Content/About_DECD/Research-and-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, New London County, by Race/Ethnicity, 2018



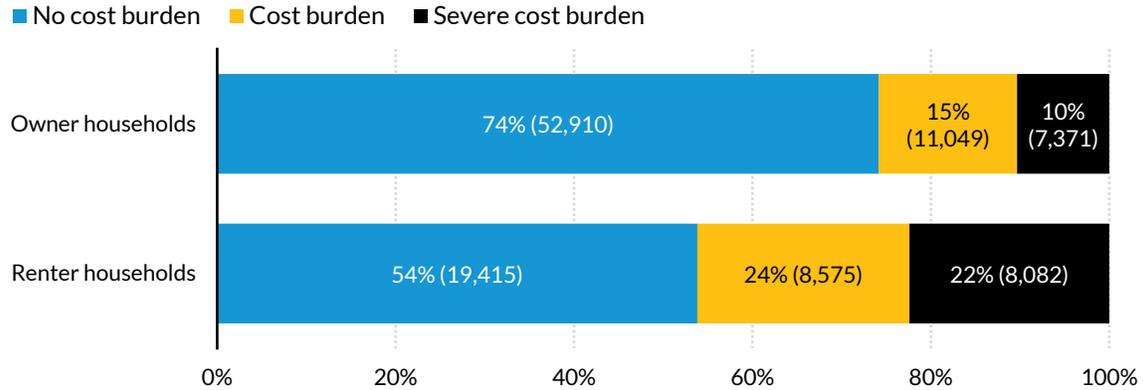
Source: American Community Survey 2014–18 data.

Note: White and Black households are non-Latino.

Across New London 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. Twenty-two 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, New London County, 2018



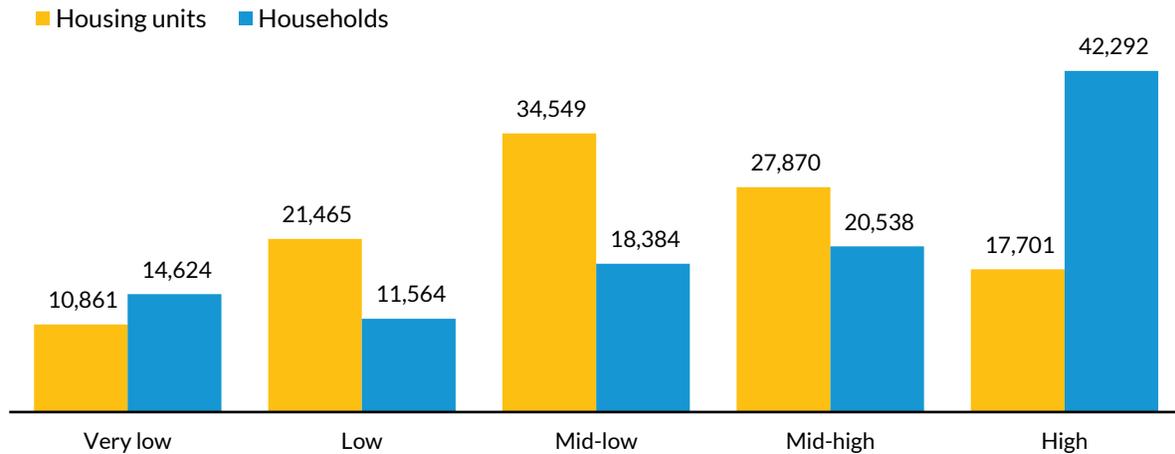
Source: American Community Survey 2014–18 data.

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 London County has only 10,861 housing units affordable for the 14,624 households earning 30 percent or less of the county median income (\$71,368), leaving 26 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 London 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 New London County (2,438), followed by Low-Income Housing Tax Credits (1,078) and Federal Housing Administration-Department of Housing and Urban Development multifamily mortgages (547). The state offers additional support through its moderate rental housing (666) and private rental investment mortgage and equity (142) programs.

**TABLE 1**

**Assisted Housing Units by Subsidy Sources, New London County**

<b>Subsidy source</b>	<b>Units</b>
<b>Federal</b>	
Housing Choice Voucher Program	514
Section 8: project-based rental assistance and vouchers	2,438
Public housing	276
Low-Income Housing Tax Credit (LIHTC)	1,078
FHA-HUD multifamily mortgages	547
HOME investment partnerships	61
Tax Credit Assistance Program	254
Section 515	240
Section 202	17
<b>State</b>	
Deed-restricted	138
Moderate rental housing program	666
Limited equity cooperatives	22
Restrictive covenants	58
Private rental investment mortgage and equity program	142
Mutual housing	69
Affordable housing program	93
Small units rental program	17
<b>Disability-accessible</b>	
Housing for elderly persons program	1,187
Congregate housing for the elderly	748
LIHTC supportive housing	64
Veterans Affairs Supportive Housing	58
Federally assisted mobility accessible units	43
Federally assisted hearing/vision accessible units	24
HUD 811	5

**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.

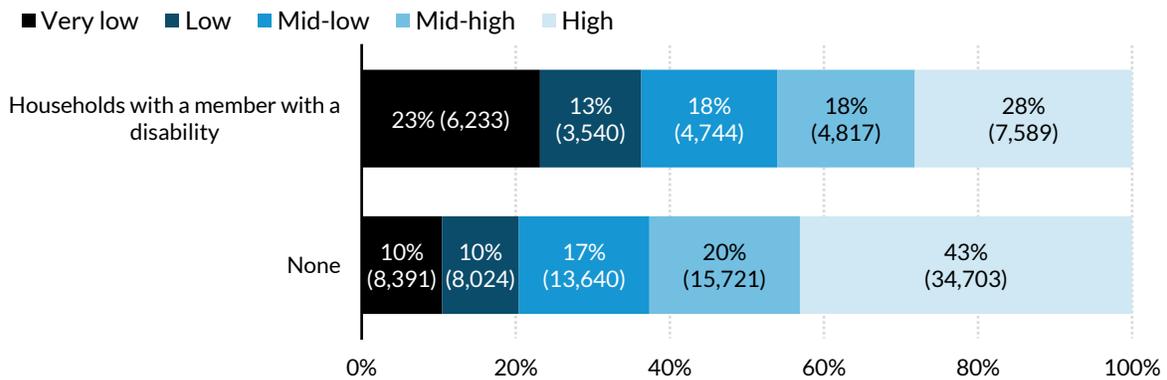
**Notes:** Public housing contains Section 8 Rental Assistance Demonstration units. FHA-HUD = Federal Housing Administration-US Department of Housing and Urban Development.

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 New London 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

Thirty-six percent of all households with at least one member with a disability in New London 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, New London County, 2018

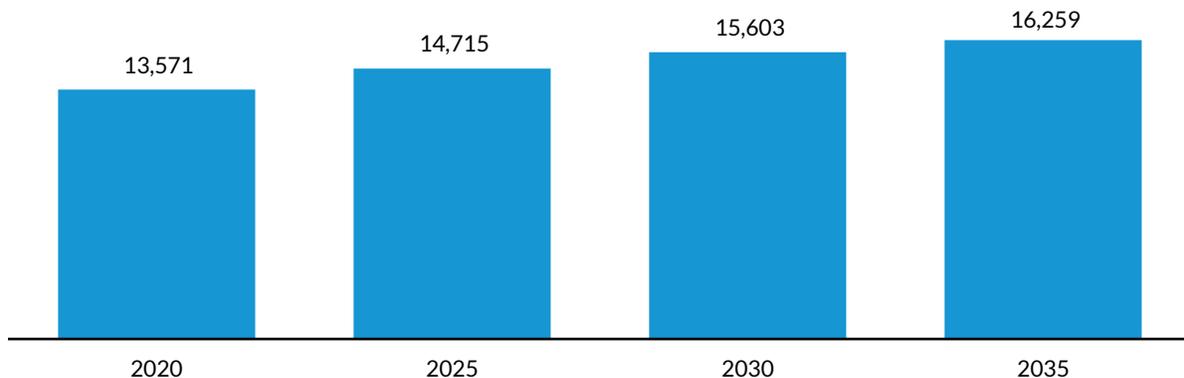


Source: American Community Survey IPUMS 2018 data.

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 2,129 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (1,935). 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, New London County



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

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