

## Tolland County Housing Accessibility and Affordability

Fay Walker, Lydia Lo, and Peter Tatian  
*April 2021*

Tolland County, Connecticut, has faced some population loss since 2011 but has still grown overall since 2001, with the Latino population more than doubling in that period. Although Tolland County's housing production dropped from 2001 to 2010, housing production has increased since 2010. The county's notable increase in production of multifamily housing with five or more units makes it one of the few counties in Connecticut where unit production has exceeded rent increases since 2007.

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 2,200 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 21 percent by 2035.

---

### BOX 1

#### Key Findings

- From 2001 to 2017, the county's **single-family housing permitting declined 72 percent**, while large (5+ unit) **multifamily permitting increased 41 percent**.
- Only **24 percent of white households rent their homes**, in contrast with **72 and 53 percent of Black and Latino households**, respectively.
- **Half the county's 15,000 renter households are cost-burdened or severely cost-burdened**, compared with only 22 percent of homeownership households.
- **30 percent of households with very low or low incomes have a member with a disability.**

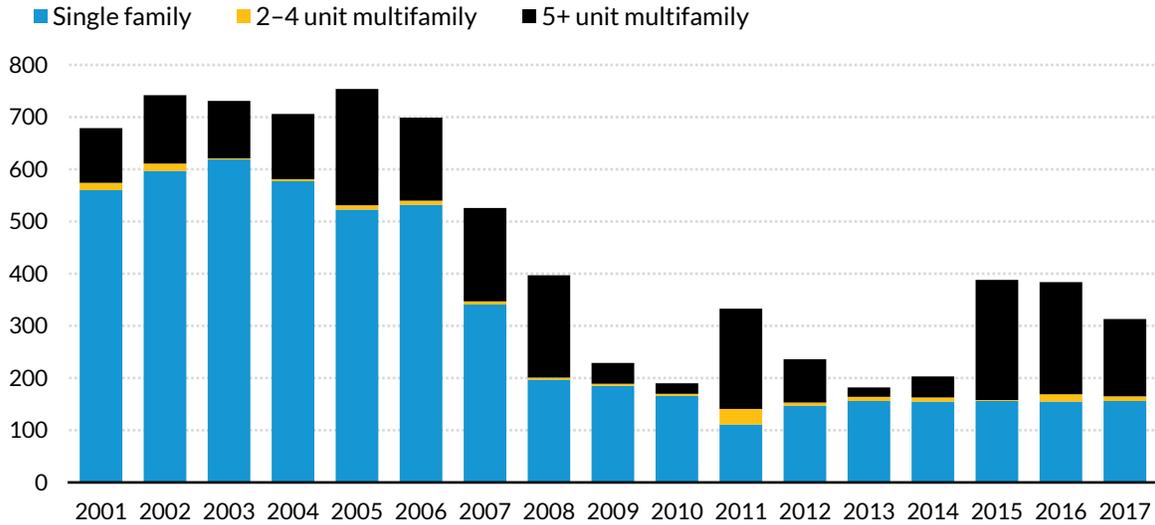
---

### Housing Tenure and Affordability

Applications for new housing construction permitting in Tolland County decreased 54 percent from 2001 to 2017. Single-family housing, which represented 50 percent of new permits in 2017, dropped 72 percent, while large multifamily housing (47 percent of permits in 2017) increased 41 percent (figure 1). Small multifamily homes represent 3 percent of permits.

White households represent most households in the county, and 24 percent of them rent their homes. In contrast, Black households and Latino households make up 3 and 4 percent of households in the county, respectively, and 72 percent of Black households and 53 percent of Latino households rent (figure 2).

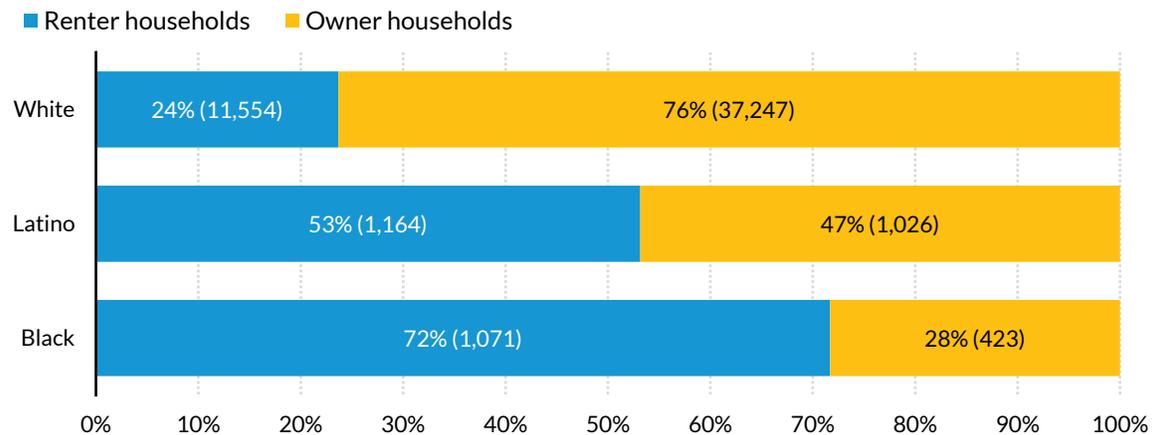
**FIGURE 1**  
**Housing Permits Issued Annually by Units in Building, Tolland County**



**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, Tolland County, by Race/Ethnicity, 2018**



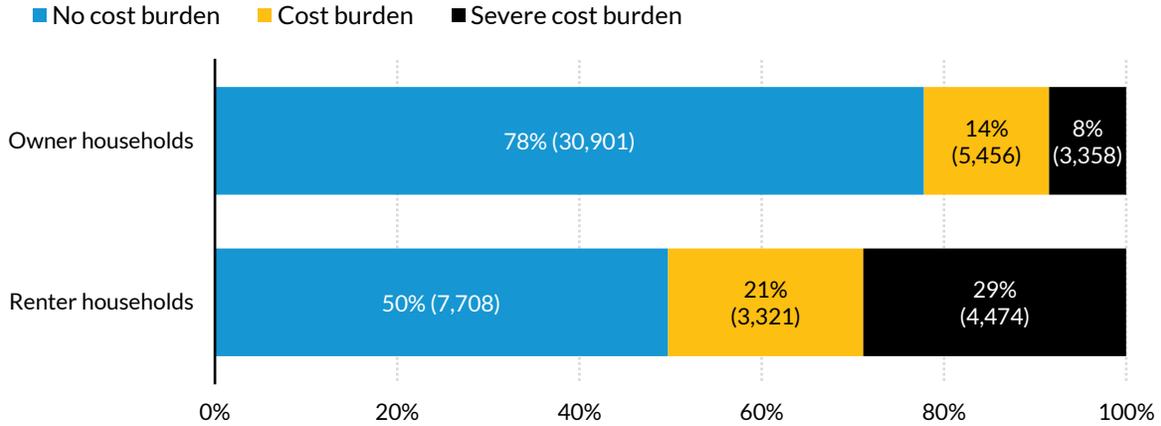
**Source:** American Community Survey 2014–18 data.

**Note:** White and Black households are non-Latino.

Across Tolland County, 28 percent of households rent, while 72 percent own their homes. Among renter households, 21 percent are cost-burdened, meaning they pay 30 to 49 percent of their income on housing costs. Twenty-nine 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 14 percent of owners cost-burdened and 8 percent severely cost-burdened (figure 3).

FIGURE 3

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



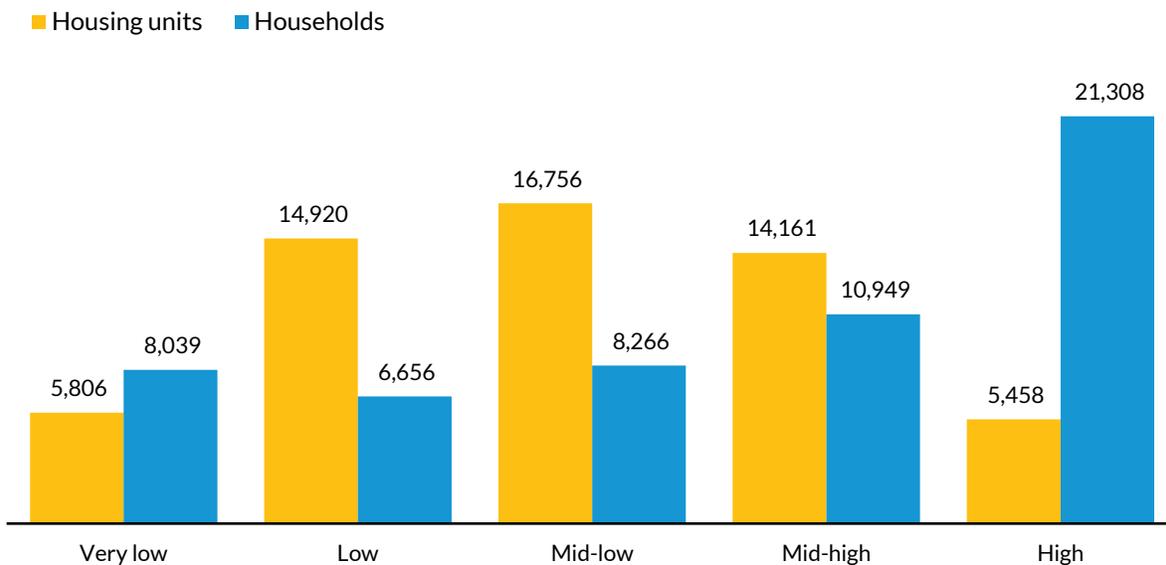
Source: American Community Survey 2014–18 data.

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. Tolland County has only 5,806 housing units affordable for the 8,039 households earning 30 percent or less of the county median income (\$84,916), leaving 28 percent of these households to find more expensive housing (figure 4).

FIGURE 4

Comparison of Housing Needs and Supply by Income/Housing Cost Band, Tolland 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 Tolland County (701), followed by its Housing Choice Voucher Program (586) and Low-Income Housing Tax Credit units (446). The state offers additional support through its moderate rental housing (185) and deed-restriction (35) programs.

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

<b>Subsidy source</b>	<b>Units</b>
<b>Federal</b>	
Housing Choice Voucher Program	586
Section 8: project-based rental assistance and vouchers	701
Public housing	216
Low-Income Housing Tax Credit (LIHTC)	446
FHA-HUD multifamily mortgages	231
HOME investment partnerships	175
Section 515	53
Section 202	24
<b>State</b>	
Deed-restricted	35
Moderate rental housing program	185
<b>Disability-accessible</b>	
Housing for elderly persons program	740
Congregate housing for the elderly	397
LIHTC supportive housing	16
Veterans Affairs Supportive Housing	14
Federally assisted mobility accessible units	24
Federally assisted hearing/vision accessible units	10

**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.

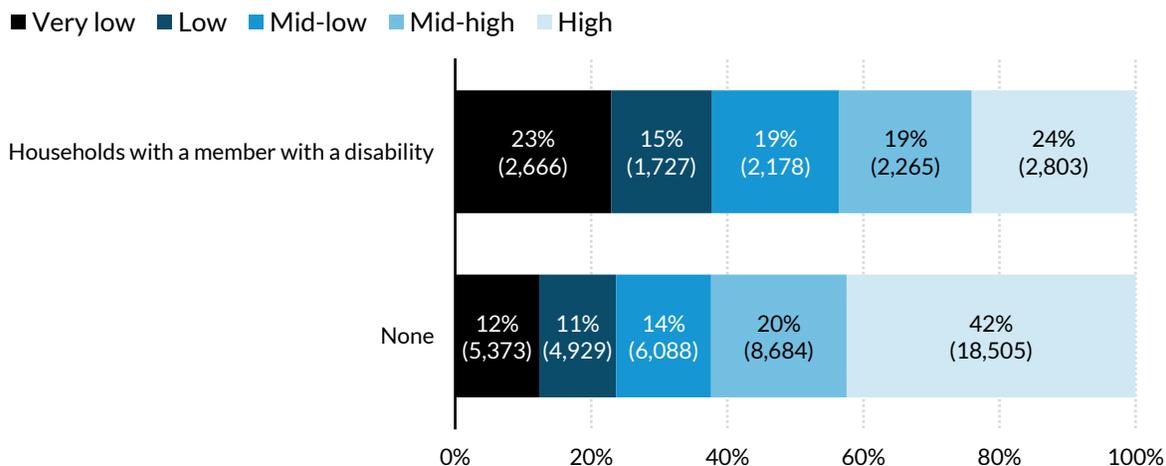
Many subsidies and programs overlap. For example, households use vouchers to afford rents in Low-Income Housing Tax Credit units, and those units use Connecticut’s moderate rental housing program grants to cover development costs. This makes determining the total number of assisted units difficult. However, we know that in Tolland County, there is only about 1 subsidy for every 5 households with very low or low incomes, meaning that at least 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 Tolland County have incomes that are 50 percent or less of the county median. They represent 30 percent of all households with very low or low incomes in the county (figure 5), meaning that to meet accessibility and

affordability needs, nearly 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, Tolland County, 2018**

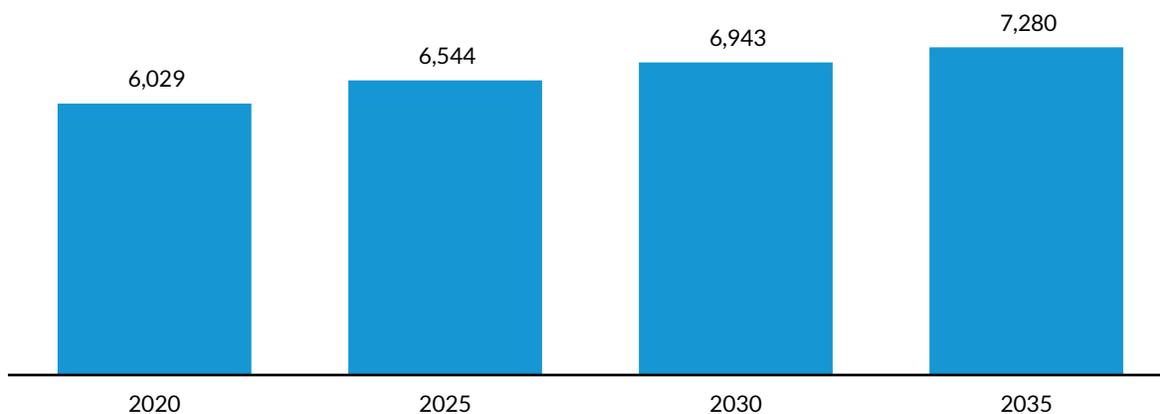


Source: American Community Survey IPUMS 2018 data.

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 1,201 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (1,137). The number of households with a member with a disability is expected to increase 21 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, Tolland County**



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

## Acknowledgments

This research was funded by the Connecticut Department of Housing and the Connecticut Department of Social Services. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at [www.urban.org/fundingprinciples](http://www.urban.org/fundingprinciples).



500 L'Enfant Plaza SW  
Washington, DC 20024

[www.urban.org](http://www.urban.org)

## ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

Copyright © April 2021. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.