

Windham County Housing Accessibility and Affordability

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Windham County faced some of the most considerable population losses in Connecticut from 2011 to 2017. Since 2017, however, it has experienced a steady increase, and the population has surpassed 2011 levels, mostly as a result of an increase in immigrants from outside the US. As a result, Windham County's Latino population share is larger than most other counties that do not contain a major city.

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 900 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 26 percent by 2035.

BOX 1

Key Findings

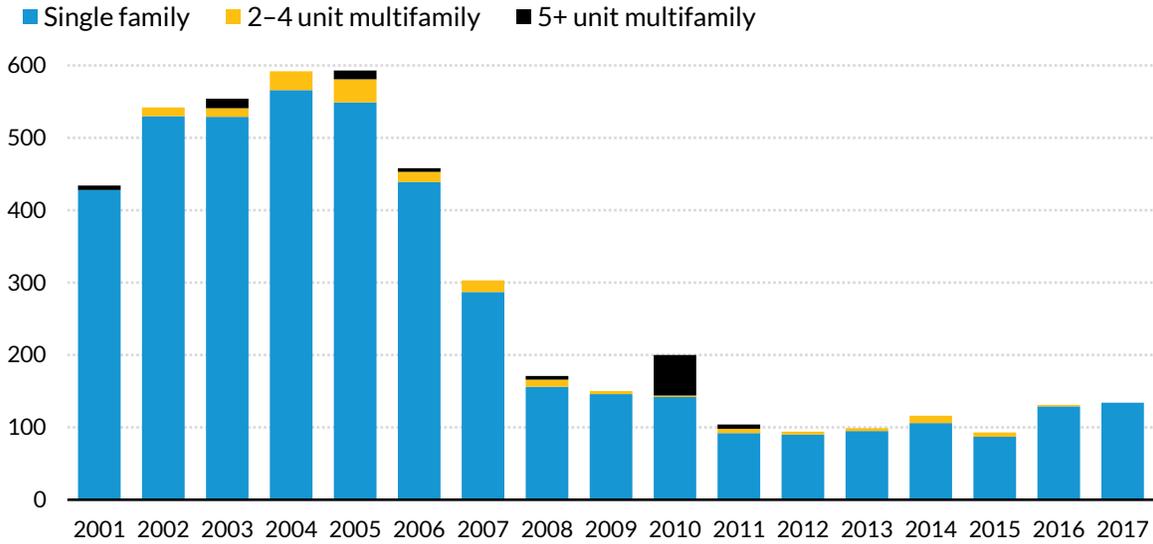
- From 2001 to 2017, the county's **single-family housing permitting declined 69 percent**, while large (5+ unit) **multifamily permitting** dropped to 0.
- Only **25 percent of white households rent their homes**, in contrast with **54 and 71 percent of Black and Latino households**, respectively.
- **Almost half the county's 13,000 renter households are cost-burdened or severely cost-burdened**, compared with only one-quarter of homeownership households.
- **43 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 Windham County decreased 70 percent from 2001 to 2017 (figure 1). Single-family housing, which represented 100 percent of new permits in 2017, dropped 69 percent, while large multifamily housing dropped to 0.

White households represent most households in the county, and 25 percent of them rent their homes. In contrast, Black households and Latino households make up 2 and 9 percent of households in the county, respectively, and 54 percent of Black households and 71 percent of Latino households rent (figure 2).

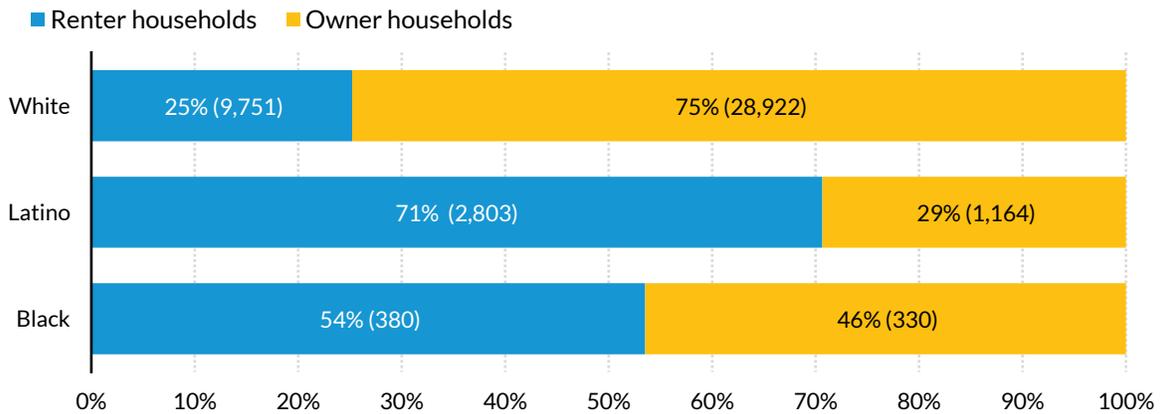
FIGURE 1
Housing Permits Issued Annually by Units in Building, Windham County



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, Windham County, by Race/Ethnicity, 2018



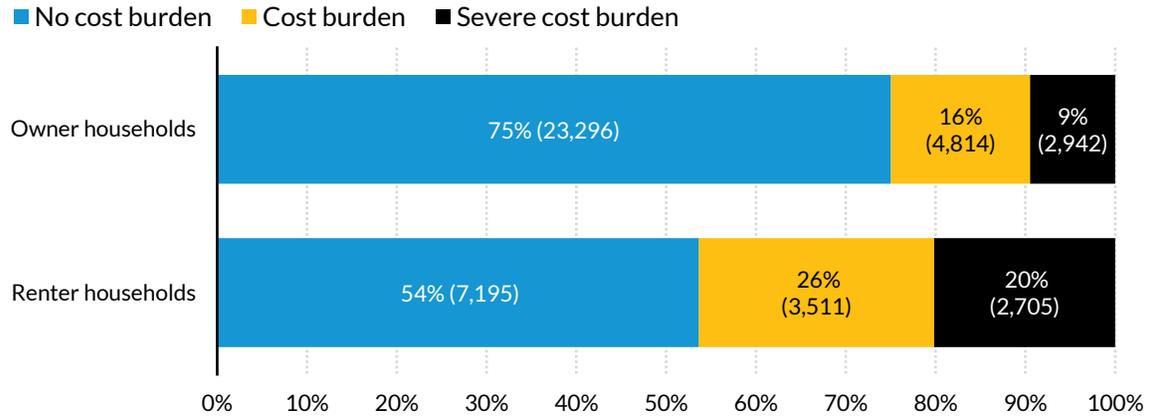
Source: American Community Survey 2014–18 data.

Note: White and Black households are non-Latino.

Across Windham County, 30 percent of households rent, while 70 percent own their homes. Among renter households, 26 percent are cost-burdened, meaning they pay 30 to 49 percent of their income on housing costs. Twenty 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 9 percent severely cost-burdened (figure 3).

FIGURE 3

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



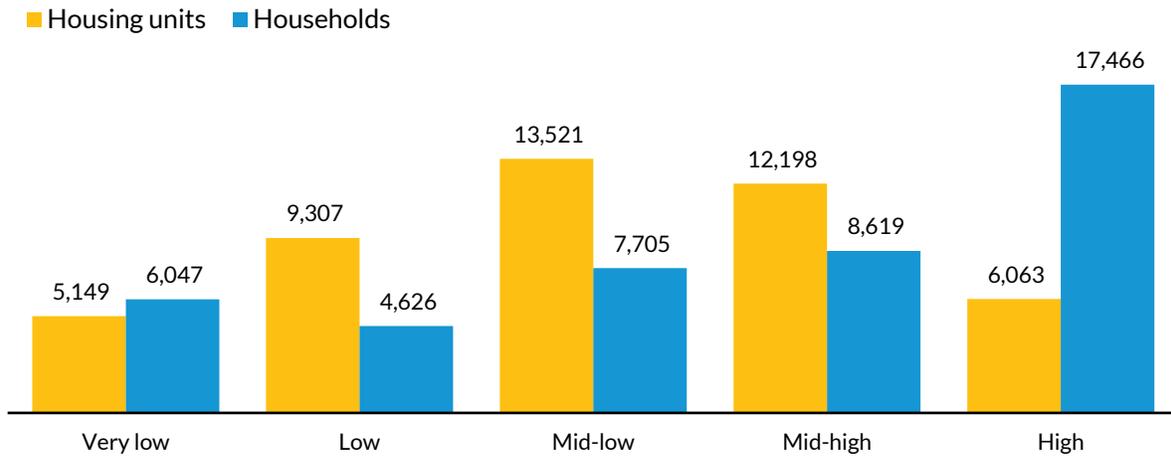
Source: American Community Survey 2014–18 data.

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. Windham County has only 5,149 housing units affordable for the 6,047 households earning 30 percent or less of the county median income (\$64,774), leaving 15 percent of these households to find more expensive housing (figure 4).

FIGURE 4

Comparison of Housing Needs and Supply by Income/Housing Cost Band, Windham 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 Windham County (971), followed by its Housing Choice Voucher Program (822) and HOME investment partnerships (729). The state offers additional support through the moderate rental housing (188) and affordable housing (27) programs.

TABLE 1
Assisted Housing Units by Subsidy Sources, Windham County

| Subsidy source | Units |
|---|--------------|
| Federal | |
| Housing Choice Voucher Program | 822 |
| Section 8: project-based rental assistance and vouchers | 971 |
| Public housing | 385 |
| Low-Income Housing Tax Credit (LIHTC) | 306 |
| FHA-HUD multifamily mortgages | 111 |
| HOME investment partnerships | 729 |
| Tax Credit Assistance Program | 60 |
| Section 515 | 423 |
| Section 202 | 5 |
| State | |
| Moderate rental housing program | 188 |
| Limited equity cooperatives | 7 |
| Affordable housing program | 27 |
| Disability-accessible | |
| Housing for elderly persons program | 478 |
| Congregate housing for the elderly | 345 |
| LIHTC supportive housing | 26 |
| Veterans Affairs Supportive Housing | 6 |
| Federally assisted mobility accessible units | 5 |
| Federally assisted hearing/vision accessible units | 3 |

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.

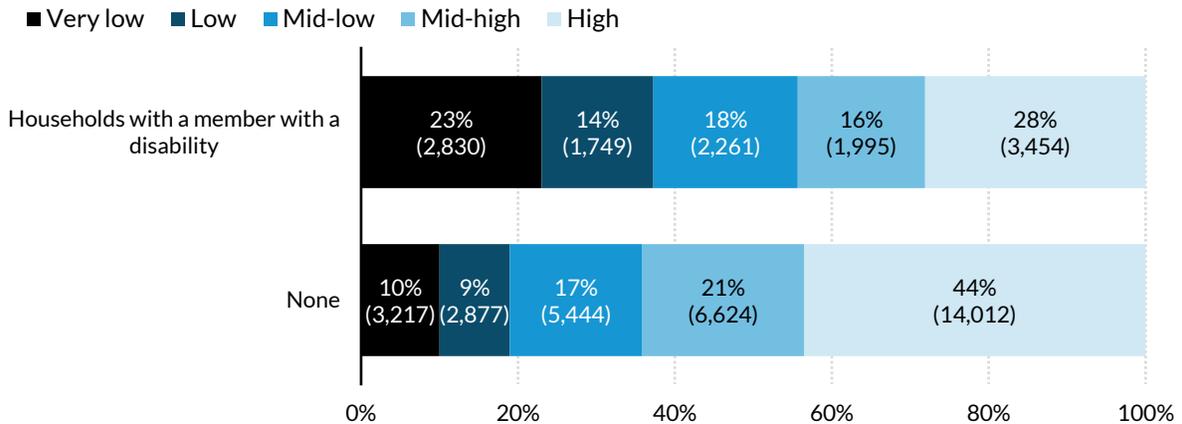
Many subsidies and programs overlap. For example, households use vouchers to afford rents in Low-Income Housing Tax Credit units, and those units use Connecticut’s moderate rental housing program grants to cover development costs. This makes determining the total number of assisted units difficult. However, we know that in Windham County, there is only about 1 subsidy for every 3 households with very low or low incomes, meaning that at least 69 percent of households with low incomes are not receiving housing assistance.

Housing Accessibility and Affordability for Residents with Disabilities

Thirty-seven percent of all households with at least one member with a disability in Windham County have incomes that are 50 percent or less of the county median. They represent 43 percent of all

households with very low or low incomes in the county (figure 5), meaning that to meet accessibility and affordability needs, roughly 43 percent of all assisted housing units should meet basic disability accessibility standards.

FIGURE 5
Households That Include Someone with a Disability by Income Band, Windham County, 2018

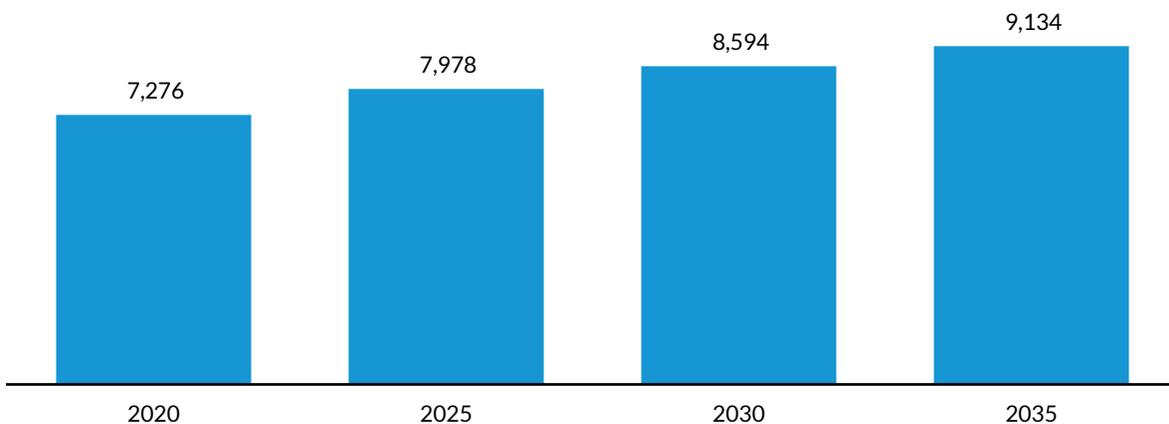


Source: American Community Survey IPUMS 2018 data.

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 863 units for households with differing disabilities (table 1). Most of the accessible units are for older adults (823). The number of households with a member with a disability is expected to increase 26 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, Windham County



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

Acknowledgments

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