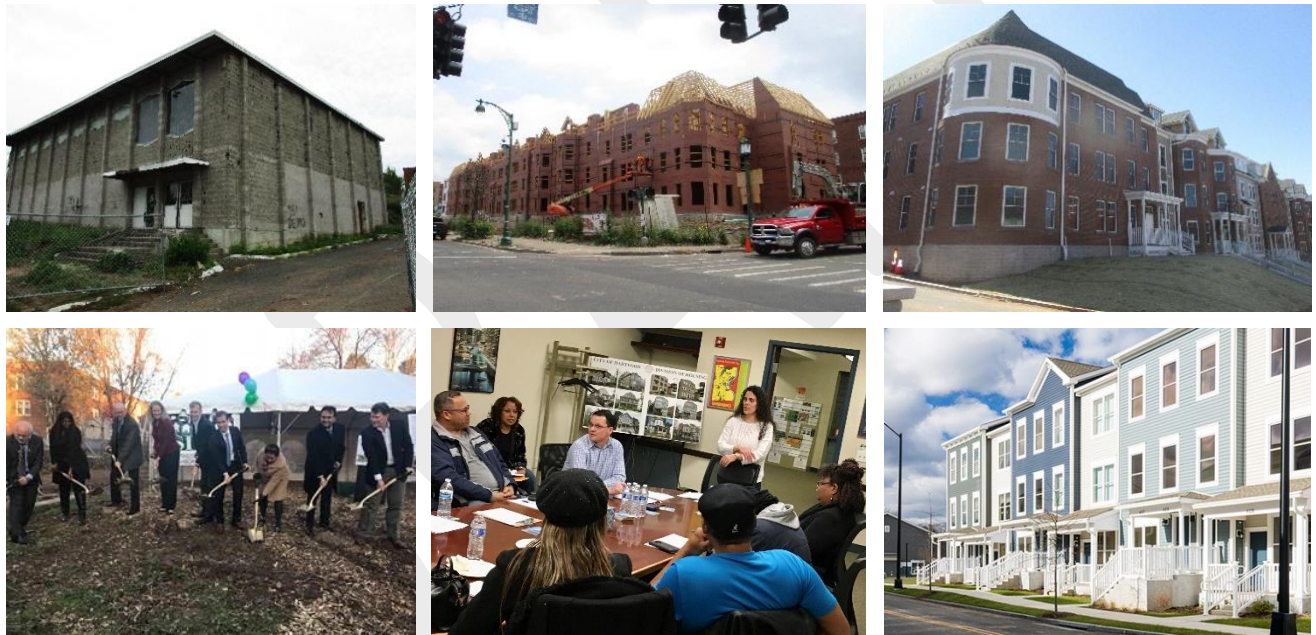


City of Hartford Municipal Affordable Housing Plan

DRAFT – September 6, 2022



Top: The Hub, prior to demolition, under construction, and at completion. Bottom left: Groundbreaking ceremony. Bottom middle: Hartford Housing Division seminar. Bottom right: The Village at Park River (citation: The Village at Park River, Pennrose, from: <https://www.pennrose.com/portfolio/village-at-park-river/>). All other photos courtesy of the City of Hartford.



Prepared by the Department of Development Services
City of Hartford, CT

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I. Introduction



Top: Park & Main new construction project. Photo citation: Apartments.com, available at: <https://www.apartments.com/park-and-main-hartford-ct/lw6syld/>.
Bottom: DoNo Phase I (North Crossing). Photo citation: North Crossing, The Pennant, available at: <https://www.northcrossinghartford.com>

I. Introduction

The City of Hartford has prepared this Affordable Housing Plan as a five-year strategy document that outlines the City's current efforts related to housing affordability; assesses the city's housing needs, opportunities, and challenges; and finally, sets a vision, goals, and specific actions over the next five years.

This chapter opens by providing the “why” for Hartford's Affordable Housing Plan. Then, the chapter provides key definitions and context for what is meant by “affordable housing.” Finally, an overview of the plan development process and the plan's contents are provided.

Why an Affordable Housing Plan?

This Affordable Housing Plan was developed in part to address recent State legislation mandating the preparation of a plan, and in part to address Hartford's local context as it relates to affordable housing needs and challenges.

State Legislative Context

The City of Hartford developed this Affordable Housing Plan to satisfy the statutory requirements of Connecticut General Statutes (CGS) Section 8-30j. Per this State statute, every municipality must adopt and update an Affordable Housing Plan every five years. The plan must specify how the municipality intends to increase the number of affordable housing developments in the municipality.

Section 8-30j was passed in part to address the shortcomings of Sec. 8-30g. Established in 1989, Sec. 8-30g, also known as the Connecticut Affordable Housing Land Use Appeals Procedure, “establishes an appeals procedure where the courts may override local zoning denials of affordable housing proposals in towns where *less than 10% of the housing stock is affordable* and where the town *has not achieved a moratorium for demonstrating progress towards the 10% goal*” (emphasis added).¹ Many towns in Connecticut have approached affordable housing on a reactive and case-by-case basis, primarily when faced with 8-30g cases. However, with Sec. 8-30j, there is an opportunity for municipalities to be more proactive and thoughtful in their approach to planning for, protecting, and incentivizing affordable housing through the preparation of an Affordable Housing Plan.

Hartford's Local Context

The City of Hartford has a long history of providing affordable housing opportunities to city residents, as well as to households throughout the region. Extensive research has been conducted on the history of Hartford's housing landscape, including investigation into the practices that have led to the concentration of poverty and the racial-ethnic segregation that is still present in the city and region today. Practices such as redlining, disruptive highway construction, concentrating public housing projects, and exclusionary land use practices – just to name a few – have contributed to these

¹ Regional Plan Association (RPA) and Connecticut Department of Housing. “Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook.” December 2020. Available at: <https://rpa.org/work/reports/connecticut-affordable-housing-plan-process-guidebook>

inequitable local and regional patterns.² The Affordable Housing Plan recognizes that Hartford is still living with the ramifications of these policy decisions and practices.

The City of Hartford far exceeds – and has far exceeded for many years – the minimum 10% affordability threshold established by Sec. 8-30g. According to the State’s 2021 Land Use Appeals data, 40% of Hartford’s housing stock is considered affordable. This is highest share of all municipalities in the state. Hartford is followed by New Haven (33%), Windham (28%), Groton (23%), Middletown (22%), New London (22%), and Bridgeport (21%). In all, only 31 jurisdictions meet the minimum affordability threshold. The remaining towns – 138 out of 169 in the state – have not meet the 10% threshold.³ Refer to Appendix B for the detailed 2021 Land Use Appeals dataset.

This significant discrepancy across Connecticut municipalities highlights the need for legislation such as Sec 8.30-j. It also highlights the need for a regional approach to housing, both in the Hartford region and the state more broadly.

The Affordable Housing Plan as an Opportunity

In light of this local and state context, it could appear that preparing an affordable housing plan for a place like Hartford – where much of the housing is already considered affordable – is not a necessary or productive exercise. However, the City considers this Plan to be an opportunity to take stock of Hartford’s housing landscape and assess the city’s needs as a whole. As such, this Affordable Housing Plan aims to examine affordable housing in a comprehensive way. This Plan is an opportunity to be forward looking and thoughtful in how to produce and preserve high-quality, diversified, and affordable housing options in Hartford.

Defining Affordable Housing

Housing is typically defined as “affordable” if a household spends 30% or less of its gross income on housing costs. Housing programs in the United States have measured affordability as a percent of gross income for the last several decades. In the 1940s, the maximum rent for affordable housing was set at 20% of income; this increased to 25% in 1969 and eventually 30% in 1981. Since then, the 30% limit has become the standard indicator of affordability. Keeping housing costs under 30% of income helps ensure that households have enough left over to pay for other important items, such as transportation, groceries, etc. Households that spend more than 30% of income on housing are considered “housing cost-burdened”.⁴ Severe housing cost burden is defined as spending more than 50% of income on housing costs.

Affordable housing includes *subsidized units*. These are units that are affordable because they receive some form of public subsidy from federal sources (U.S. Department of Housing and Urban Development, HUD) or state sources (Department of Housing, DOH). Subsidized units most often serve low-income households, defined as those earning less than 80% of Area Median Income (AMI).

² For example, see: American Planning Association Connecticut Chapter, Fall 2020 Issue “Affordable Housing in Connecticut”. Susan Eaton in collaboration with NAACP Legal Defense and Educational Fund, Open Communities Alliance, Poverty & Race Research Action Council, and Brandeis University, “A Steady Habit of Segregation: The Origins and Continuing Harm of Separate and Unequal Housing and Public Schools in Metropolitan Hartford, Connecticut”, 2020. Available at: <https://prrac.org/pdf/hartford-segregation-report-2020.pdf>. Refer to Desegregate CT’s website for more resources on this topic: <https://www.desegregatect.org/data>.

³ Connecticut Department of Housing. February 2021. “2021 Affordable Housing Appeals List”. Available at: <https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing>

⁴ HUD PD&R Edge Home, “Defining Housing Affordability.” Available at: <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>

In some more limited cases, subsidized units may also serve moderate income households, defined as earning 80-120% of AMI.

- In the case of rental housing, units are restricted to certain maximum rents. Compliance with household income/rent limits is enforced through deed restrictions or other financing mechanisms. Public housing or projects funded by Low-Income Housing Tax Credits (LIHTC) are examples of rental subsidized housing targeting low-income households. Figures 1 and 2 below show examples of typical income and rent limits used by DOH – note that these limits vary slightly by program and funding source.
- In the case of affordable ownership housing, sale prices may or may not be restricted. Creating affordable homeownership opportunities more often takes the form of direct subsidies to prospective low or moderate-income buyers, rather than restrictions on the unit’s sale price.

In addition to subsidized housing, affordable housing also includes *unsubsidized units* that do not receive public funding, have no restrictions on rents or sales prices, but offer relatively cheaper rents or prices due to their condition, size, or age. For example, this could include older apartments in poor condition, Accessory Dwelling Units (ADUs), or micro-units that achieve lower rents due to their size.

Examining housing affordability in this comprehensive way – including subsidized and unsubsidized housing – broadens the range of tools and strategies the City can utilize to produce and protect affordable housing. It also helps contribute to a housing market that has a diversity of housing options.

Figure 1. Connecticut Department of Housing 2022 Income Limits based on HUD Median Incomes for the Hartford-West Hartford-East Hartford HUD Metro Fair Rent Market Area

Income Limit	Number of Persons in Household							
	1	2	3	4	5	6	7	8
25% of AMI	\$19,723	\$22,540	\$25,358	\$28,175	\$30,429	\$32,683	\$34,937	\$37,191
30% of AMI (a)	\$23,700	\$27,050	\$30,450	\$33,800	\$36,550	\$39,250	\$41,950	\$44,650
50% of AMI	\$39,445	\$45,080	\$50,715	\$56,350	\$60,858	\$65,366	\$69,874	\$74,382
60% of AMI (b)	\$47,340	\$54,120	\$60,900	\$67,620	\$73,080	\$78,480	\$83,880	\$89,280
80% of AMI	\$63,112	\$72,128	\$81,144	\$90,160	\$97,373	\$104,586	\$111,798	\$119,011
100% of AMI (c)	\$78,890	\$90,160	\$101,430	\$112,700	\$121,716	\$130,732	\$139,748	\$148,764
110% of AMI (c)	\$86,779	\$99,176	\$111,573	\$123,970	\$133,888	\$143,805	\$153,723	\$163,640
120% of AMI (c)	\$94,668	\$108,192	\$121,716	\$135,240	\$146,059	\$156,878	\$167,698	\$178,517

Notes: (a) Applies for HOME, CDBG, and NHTF. (b) Applies for HOME and CDBG. (c) 100% of AMI applies for AHP; 110% of AMI applies for ECL; 120% of AMI applies for HTF.

Source: Department of Housing, 2022. Available at: <https://portal.ct.gov/DOH/DOH/Additional-program-pages/Rent-and-Income-Limits>

Figure 2. Connecticut Department of Housing 2022 Maximum Rent Limits based on HUD Median Incomes, for the Hartford-West Hartford-East Hartford HUD Metro Fair Rent Market Area

Gross Rent Limit	Number of Bedrooms in Unit						
	0	1	2	3	4	5	6
FMR (a)	\$865	\$1,054	\$1,302	\$1,609	\$1,907	n/a	n/a
25% AMI	\$339	\$398	\$575	\$752	\$929	\$1,106	\$1,283
30% AMI	\$592	\$634	\$761	\$879	\$981	\$1,106	\$1,283
HOME Rent – Low	\$865	\$1,054	\$1,268	\$1,465	\$1,635	\$1,803	\$1,972
HOME Rent – High	\$865	\$1,054	\$1,302	\$1,609	\$1,907	\$2,193	\$2,458
65% AMI (HUD)	\$1,263	\$1,354	\$1,627	\$1,871	\$2,068	\$2,262	\$2,458
100% AMI (b)	\$952	\$1,159	\$1,432	\$1,770	\$2,098	n/a	n/a
120% AMI (b)	\$1,081	\$1,318	\$1,628	\$2,011	\$2,384	n/a	n/a

Notes: (a) FMR = Fair Market Rents are typically used for the Housing Choice Voucher program. (b) 120% AMI applies to the Housing Trust Fund program. 100% AMI applies to the FLEXIBLE Program. Note: Maximum monthly rent includes utilities.
 Source: Department of Housing, 2022. Available at: <https://portal.ct.gov/DOH/DOH/Additional-program-pages/Rent-and-Income-Limits>

Plan Development Process

This Plan was drafted primarily by the City of Hartford’s Department of Development Services (DDS). The mission of DDS is to grow a more sustainable economy and create a more vibrant, livable city for residents and visitors. DDS is comprised of six divisions: Housing, Planning & Zoning, Licenses & Inspections, Blight Remediation and Housing Code Enforcement, Economic Development, and Small Business Initiatives & Support.

The plan was written primarily by the Housing Division in collaboration with the Planning & Zoning Division. Staff also coordinated with other divisions and departments for input on the Plan. The Plan was developed so as to be consistent with a number of City-led planning documents and performance reporting efforts, which summarize the City’s strategic direction and successful outcomes related to housing. These are listed below.

- City of Hartford 2035 Plan of Conservation and Development (POCD)
- Hartford400 regional plan
- City of Hartford HUD Five-Year Consolidated Plan
- City of Hartford HUD Annual Action Plans
- City of Hartford Consolidated Annual Performance and Evaluation Reports (CAPER)
- Five-Year Section 8 Administrative Plan

Many other resources were utilized by Staff to draft the plan, including a review of reports and studies conducted in recent years on housing and housing affordability in Hartford, the region, and the state overall.

The first draft of the Affordable Housing Plan was made public and posted online on Tuesday September 6, 2022. In the following weeks, DDS Staff intends to conduct briefing sessions with various stakeholders. The draft plan will be reviewed and up for adoption by the Planning & Zoning Commission and the Court of Common Council in late 2022. A tentative timeline is provided below:

- Tuesday September 6, 2022: Draft Affordable Housing Plan posted online on the City's website. As required by the State legislation, the first draft will have been posted 35 days prior to the first public hearing.
- September to early October: Informational presentations to stakeholders and the public.
- Tuesday September 27, 2022: Informational presentation to the Planning & Zoning Commission.
- Tuesday October 11, 2022: Planning & Zoning Commission public hearing and tentative vote on plan adoption.
- Wednesday November 2, 2022: Informational presentation to the Planning, Economic Development, and Housing Committee of the Council.
- Monday November 7, 2022: Court of Common Council public hearing.
- Monday November 14, 2022: Court of Common Council tentative vote on plan adoption.

Plan Overview

The Affordable Housing Plan is organized in four main chapters. Following this Introduction (Chap I), the plan will:

- Summarize Hartford's housing ecosystem, as well as provide an inventory of city-led affordable housing initiatives and key outcomes from the last five years (Chap II).
- Assess Hartford's housing needs and identify key gaps in Hartford's housing landscape, including an overview of existing residential supply and demand (Chap III).
- Synthesize a vision and major goals for the Affordable Housing Plan, and recommend a proposed implementation plan for the next five years (Chap IV).

II. Overview of Existing Affordable Housing Initiatives



Photo: Edward Street Homeownership Opportunity. Citation: City of Hartford Housing Division.

II. Overview of Existing Affordable Housing Initiatives

This chapter first provides an overview of Hartford’s housing ecosystem – including the range of actors that influence housing affordability. Then, the chapter dives into inventorying city-led programs related to housing affordability and the key outcomes from the last five years.

Hartford’s Housing Ecosystem

The City of Hartford is dedicated to developing and maintaining affordable and market rate homeownership and rental housing opportunities for current and future Hartford residents. As such, Hartford’s city government plays a significant role in spearheading local programs, allocating funding, and setting priorities related to affordable housing. In particular, the City’s Housing Division administers a number of programs across the housing spectrum.

At the same time, it is worth emphasizing that several of the City’s programs depend on funding and financing from federal and state entities, and that the City actively leverages resources through partnerships with developers, community-based organizations, housing professionals, contractors, lenders, and individual homeowners. In this way, various private and public stakeholders play major roles in promoting housing affordability, and work together to shape Hartford’s housing landscape. This housing ecosystem is summarized in Figure 3.

Note that developers and homeowners also engage directly with HUD and DOH for affordable housing financing. A complete list of the financing programs provided by DOH is available at the following link: <https://portal.ct.gov/DOH/DOH/Housing/Programs>. Examples of HUD programs include Section 811 Capital Advance and Project based Assistance, Section 202 Supportive Housing/Elderly Program, HOPE VI, Self-Help Homeownership Opportunities (SHOP), and HOPWA Permanent Supportive Housing Renewal and Replacement Grant.

Figure 3. Summary of Hartford's Affordable Housing Ecosystem



Source: City of Hartford Planning & Zoning Division; City of Hartford Housing Division, August 2022.

Existing Affordable Housing Initiatives in Hartford

This section provides an inventory of existing programs, policies, and efforts that maintain or create affordable housing opportunities in Hartford. The inventory, shown in Figure 4, categorizes the City's programs as follows:

- *Resources for Existing Homeowners:* These programs provide resources to existing homeowners, in particular low and moderate-income owners, to allow them to affordably maintain and improve their homes, thereby supporting household and neighborhood stability.
- *Resources to Encourage Homeownership:* These programs provide financial and other forms of assistance to encourage higher rates of homeownership in Hartford, especially among low and moderate-income households. This is a key strategy to build generational wealth.
- *Resources for Renters:* These programs provide resources and protections for renters, including housing code compliance, landlord/tenant mediation, and direct financial assistance.
- *Resources Addressing Homelessness:* While homelessness services tend to be coordinated at the regional level, the City of Hartford has developed specific partnerships and strategies to help reduce and prevent homelessness in support of the entire region.
- *Resources for Developers and Large-Scale Property Owners:* These consist primarily of funding & financing tools targeted to developers, in order to incentivize the development and/or rehabilitation of affordable and market rate housing.
- *Land Use Tools and Strategies:* In addition to programmatic efforts and dedicated funding tools, Hartford's land use regulations have a significant impact on housing development. Recent land use reform and strategies at the local (and state) level can help enable more diverse housing types.
- *Other:* A few other programs that apply more broadly to both homeowners and renters are summarized in this section.

In addition to what is shown in Figure 4, it should be noted that the City also funds many community organizations and social service providers. An exhaustive list is not provided here, but these include Rebuilding Together Hartford, Chrysalis Hartford, Hands-on-Hartford, and others.⁵

⁵ City of Hartford Housing Division, August 2021. "HUD CDBG, ESG, HOPWA, HOME Annual Action Plan FY2020-2021". Available at: <https://www.hartfordct.gov/Government/Departments/DDS/Public-Notices/06.23.2020>

Figure 4. Summary of City-led Programs, Policies, and Initiatives Related to Affordable Housing in Hartford

PROGRAM	DESCRIPTION	FUNDING
RESOURCES FOR EXISTING HOMEOWNERS		
Housing Preservation Loan Fund	The Housing Preservation Loan Fund (HPLF) offers affordable loans to low-income and moderate-income homeowners to make needed repairs to their homes. The program helps households fix up their properties, while also supporting broader efforts to revitalize Hartford’s housing stock. HPLF is funded by the federal Community Development Block Grant (CDBG) program. Low-interest rates range from 0% to 4% depending on the applicant’s income level. ⁶ The program targets buildings with 1-4 units.	Federal (CDBG)
Sustainable Housing Solutions	Sustainable Housing Solutions offers home improvement loans and grants to low- and moderate-income households. The program targets residential structures with 1-6 units in the federally designated North Hartford Promise Zone. Eligible repairs include a range of activities, such as lead remediation; energy efficiency; ADA accessibility; and addressing housing code violations. ⁷	State
Flood Mitigation Assistance Program	The Flood Mitigation Assistance Program is an initiative offering grants to residential property owners for buildings with 1-3 units impacted by recent storms (Fred, Henri, or Ida). Household income limits apply. Eligible repair activities include installation or replacement of sump pumps, French drains, gutters, etc. as well as general flood-related mold remediation. ⁸ This program is set to expire at the end of 2022.	City
Property Tax Reduction	Residential property values in Hartford experienced a major increase per the City’s most recent revaluation (in some cases increases high as 30-46% from the last assessment). This is due in part due to strong demand for ownership homes during the pandemic. While rising property values can benefit homeowners by increasing the value of their assets, they also translate into rapid increase in property taxes, which can be hard to sustain for lower or moderate-income homeowners. In response, the city lowered the mill rate by 7.2% in the FY 2023 municipal budget to help Hartford’s homeowners. ⁹	City
Elderly Tax Relief Program	<p>The City of Hartford offers a \$500 annual property tax credit for taxpayers over the age of 65 years who own and occupy their home in the City and meet certain income guidelines. Eligible taxpayers must meet certain income guidelines.</p> <p>Note: The State of Connecticut also offers tax relief benefits for the elderly and people with disabilities (see Elderly / Disabled Benefits under the State of Connecticut’s Tax Relief Program).¹⁰</p>	City & State

⁶ City of Hartford Housing Division: Housing Preservation Loan Fund. Available at: <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Housing-Division>

⁷ City of Hartford Housing Division: Sustainable Housing Solutions. Available at: <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Housing-Division>.

⁸ City of Hartford Housing Division: Flood Mitigation Program. Available at: <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Housing-Division>.

⁹ Hartford Courant, April 18, 2022. “Hartford’s mayor proposed a \$599M budget. And a cut in the tax rate.” Available at: <https://www.courant.com/breaking-news/hc-news-hartford-budget-20220418-rw452zarirenbpkwjlnqkz3te-story.html>

¹⁰ City of Hartford, Office of Tax Assessor. “Tax Relief and Exemption Programs”. Available at: <https://www.hartfordct.gov/Government/Departments/Assessor/Tax-Relief-and-Exemption-Programs#section-2>

PROGRAM	DESCRIPTION	FUNDING
RESOURCES ENCOURAGE HOMEOWNERSHIP		
HouseHartford Homebuyer Assistance Program	<p>The HouseHartford program offers down payment assistance to low and moderate-income households seeking to purchase for 1 to 4-unit residential structures or condos in Hartford. The program can cover up to 20% of the purchase price for down payment, up to a maximum of \$40,000 total. Homeowners that receive assistance must maintain the property as their primary residence. The City of Hartford is partnering with federal agencies, local/national banks, real estate professionals, and counseling agencies to administer and advertise this program.¹¹</p> <p>Note: Other resources exist at the community, local, and state level, including down payment assistance, educational programs, and foreclosure prevention. Refer to the Housing Division’s Homeownership Assistance Programs and Resources Guide.¹²</p>	Federal (HUD)
Appraisal Gap Program	This program creates a financial incentive for developers to build 1- and 2-unit owner-occupied homes. The developer is able to fill the “gap” between what it costs to build a home and the appraised value or sales price of that home, affording a low-income family the opportunity for homeownership.	State & City
RESOURCES FOR RENTERS		
Updated Housing Code and Rental Licensing Program	<p>In 2019, Hartford adopted a major update to its local Housing Code, including the creation of a new Rental Licensing Program (Section 18-20 of the Municipal Code). This was a major accomplishment, as the city’s Housing Code had not been updated for several decades. The Rental Licensing Program requires landlords of residential properties with at least 3 units to obtain a rental license and to undergo city-led inspections every 4 years. Housing code inspections are comprehensive and include lead-safety inspections. The City is phasing in the new program over the next few years:</p> <ul style="list-style-type: none"> • July 2021: buildings containing 40+ units and hotels/motels. • July 2022: buildings containing 10-39 units and group living/residential care facilities. • July 2023: Buildings containing 4-9 units. • July 2024: Buildings containing 3 units. 	City
Fair Rent Commission	<p>Empowered by state and local law, Hartford’s Fair Rent Commission (FRC) is a City Commission that has the power to decide whether a rent charged to a tenant is unfairly high. The FRC aims to provide information to tenants and landlords about their rights and responsibilities, and also resolve rent-related tenant complaints. The Commission investigates complaints and may hold a public hearing if the complaint cannot be mediated by Staff. After a hearing, the Commission may order the landlord to reduce the rent; to maintain/reduce rents until any necessary repairs are completed, or to implement the rent increase in phases. The Commission may also decide that the rent is fair.¹³</p> <p>Unfair rent increases disproportionately affect low to moderate income households, and in many cases can lead a household to eviction, homelessness, or to the household becoming “cost burdened”. As such, in 2022 the Connecticut legislature passed Public Act 22-30. This bill requires all towns with a population greater than 25,000 to adopt a FRC ordinance in accordance with the Fair Rent Commission Act (CGS Section 7-148b through 7-148f) by July 2023. The purpose is to provide better tools for tenant/landlord mediation and to ensure that renters have a legal recourse in the case of harsh rent increases.¹⁴</p>	City

¹¹ City of Hartford Housing Division: HouseHartford Homebuyer Assistance Program. Available at: <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Housing-Division>

¹² City of Hartford Housing Division: Homeownership Assistance Programs and Resources. Available at: <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Housing-Division>

¹³ City of Hartford, date unknown. “Guide to the Hartford Fair Rent Commission”. Available at: <https://www.hartfordct.gov/Government/Boards-and-Commissions/Boards-Commissions/Fair-Rent-Commission>

¹⁴ Partnership for Strong Communities, August 2022. “Toolkit: Fair Rent Commissions in Connecticut.” Available at: <https://www.psychousing.org/files/FRC-Toolkit.pdf>

PROGRAM	DESCRIPTION	FUNDING
Housing Choice Vouchers	<p>The Housing Choice Voucher program is a federal subsidy program that helps lower-income households afford decent housing in the private market (also known as Section 8). Housing assistance is essentially paid to the landlord or property owner on behalf of the household; therefore, participants can search for their own unit, including single-family homes or apartments, and are free to choose housing within the private rental market, as long as it meets the program's requirements. Participants are not limited to subsidized housing. Housing choice vouchers are typically administered by local public housing agencies (PHAs).</p> <p>In Hartford, there are about 8,250 Housing Choice Vouchers in total. The City's Housing Division manages 5,400 vouchers in partnership with Imagineers, LLC. In addition, and quite uniquely, the Hartford Housing Authority also manages a separate voucher program, consisting of 2,850 vouchers. It is worth noting that participants in the City's HCV program are free to utilize their vouchers either in Hartford or in "areas of opportunity", outside of city limits in neighboring towns and communities.</p>	Federal (HUD)
RESOURCES TO ADDRESS HOMELESSNESS		
Housing Choice Voucher Program: Homeless Set-Aside and Preference	<p>The City of Hartford partners with Journey Home, a non-profit organization that aims to prevent homelessness across the Hartford region. Journey Home works with shelters and housing organizations regionally. Journey Home is also the coordinating agency for the Greater Hartford Coordinated Action Network (CAN) and the Coordinated Entry System.¹⁵</p> <p>Partnering with Journey Home, the City of Hartford created a "homelessness preference" within its Housing Choice Voucher program, which means individuals experiencing homelessness have first priority for vouchers. To support this preference, the City assigned 10% of its voucher allocation specifically to Journey Home.</p>	City, Federal, Other
Emergency Vouchers	<p>The City utilized 50 Emergency Vouchers issued by HUD during the COVID-19 Pandemic to place homeless, at risk of homeless, and permanently displaced households. Several jurisdictions failed to fully utilize their assigned voucher allocations, but HUD has promised successful jurisdictions additional Emergency Vouchers and accompanying administrative dollars at a date to be determined. The City will continue to use these Emergency Vouchers to assist those experiencing or at-risk of homelessness or displacement.</p>	Federal (HUD)
Financial and administrative support for shelters	<p>The City provides administrative and financial support to various shelters on an ongoing basis.</p>	City
Homeless Outreach and Encampment Protocol	<p>The City of Hartford has developed an updated homeless outreach and encampment protocol. Implementation began in the Fall of 2021. This effort, led by the Department of Health and Human Services and the Office of Community Safety and Wellness, represents a coordinated effort between various city departments and service providers. The goal of the new protocol is to ensure that connections to services for individuals experiencing homelessness are maintained even when encampments are disbanded.</p>	City
RESOURCES FOR DEVELOPERS/LARGE SCALE PROPERTY OWNERS		
HOME Investment Partnership	<p>The Home Investment Partnerships Program (HOME) is a federal grant program that provides financing to developers to build or renovate multifamily affordable housing, including rental and for-sale residential units. HOME funds may also be used to add affordable units to market rate rental projects.</p>	Federal (HUD)

¹⁵ City of Hartford, 2020 HUD Annual Action Plan and CAPER FY 2020, see CR-25 Homeless and Other Special Needs.

PROGRAM	DESCRIPTION	FUNDING
Project-Based Vouchers	A portion of Housing Choice Vouchers are allocated by the City as Project-Based Vouchers (as opposed to tenant-based vouchers, which are allocated to individual households.) Project-based vouchers (PBV), in contrast, are attached to a specific unit whose landlord contracts with the City to rent the unit to families and individuals with low incomes. Project-based vouchers create predictable revenue and incentivizes affordable housing development or rehabilitation.	Federal (HUD)
Tax Deals	The City of Hartford's Economic Development Division negotiates case-by-case tax deals with specific development projects. As part of these deals, the City typically requires that a share of residential units – usually about 10-20% of units – be set-aside to low- or moderate-income households throughout the term of the tax fixing agreement, and that the developer meet local and minority hiring standards during construction. For example, a recent tax fixing agreement for a mixed-use multifamily project at 55 Elm Street was required to include 20% of units affordable to households earning 80-120% of AMI for the duration of the tax agreement. ¹⁶	City
Residential Tax Abatement Program	This program abates real property taxes for residential properties when such housing is or will be occupied solely by low or moderate-income households, elderly individuals, or people with disabilities. In order to benefit from the program, property owners must ensure that rents are maintained at an affordable level and that the quality of the units are safe and sanitary. ¹⁷	City
LAND USE TOOLS		
Adoption of a new Form-Based Zoning Code	<p>In 2016, Hartford adopted a new form-based zoning code, which encourages human-scale building forms and walkable, pedestrian-oriented design. Many elements of this new zoning code help enable diverse housing options:</p> <p><u>Residential Density:</u> Residential uses of varying densities are permitted in many zoning districts throughout the city, as follows:</p> <ul style="list-style-type: none"> • Neighborhood (N) districts allow 1, 2, or 3-unit residential, depending on the district. • Neighborhood Mix (NX) districts allow all levels of housing development (1, 2, 3, or 4+-unit residential). • Mixed-use districts (Downtown DT, Main Street MS, Multi-Use MX districts, and Commercial Industrial Mix CX-1 district) allow all levels of residential density, but in some zones, residential uses may only be located on upper floors. • Industrial (ID), Commercial Industrial Mix CX-2, and Open Space (OS) districts do not allow any residential development. <p>Residential uses are generally permitted <i>by-right</i>, meaning that residential projects do not require review by the Planning & Zoning Commission at a public hearing, but instead are reviewed administratively by Staff. Organizations like Desegregate CT have done extensive research showing the value of zoning for diverse housing types <i>and</i> reducing the regulatory hurdles of the review process.¹⁸</p> <p>Based on analysis by the Connecticut Zoning Atlas, Figures 5 and 6 below show zoning districts where residential development is permitted by-right, by level density (1, 2, 3, and 4+ unit residential). These maps show that Hartford stands in stark contrast to many municipalities in the region where multifamily housing is more restricted in terms of where and how it is permitted.</p> <p><u>TOD Overlay:</u> The City's new zoning map identifies Transit-Oriented Development (TOD) Overlays in the ½-mile around the train and BRT stations. Higher densities and more flexibles uses are permitted in these TOD Overlay zones.</p> <p><u>Affordability Bonus:</u> The Zoning Regulations provide a density bonus (additional height) for certain building types in the Downtown and TOD Overlay areas if they include 15% or more affordable units.</p>	N/A

¹⁶ City of Hartford Tax Assessment Fixing Agreement. Hartford Land Records, Volume 7824 Page 257, recorded September 7, 2021. Available at: <https://www.searchiqs.com/cthar/ImageViewerMP.aspx?CustomView=Search%20Results&SelectedDoc=L|1274659&SelectedRowIndex=4>

¹⁷ City of Hartford Housing Division: Tax Abatement Program For Rental Housing Occupied by Low/Moderate-Income Households. Available at: <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Housing-Division>

¹⁸ Sara Bronin, February 2021. "Zoning by a Thousand Cuts". Cornell Journal of Law and Public Policy, Forthcoming 2022. Available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3792544

PROGRAM	DESCRIPTION	FUNDING
	<p><u>Parking Requirements:</u> The new Zoning Regulations no longer require parking minimums. Instead, they set parking <i>maximums</i> for certain uses. This can help facilitate residential development, as parking minimums can be burdensome for new development in terms of both space and cost.</p> <p><u>Unit Size:</u> With the adoption of Public Act 21-29 (HB 6107), the state removed the ability of municipalities to impose a minimum unit size beyond what is allowed in the Building Code. Hartford’s Zoning Regulations, which previously imposed minimum unit sizes of 300 sf for micro-units and 500 sf for other unit types, have been superseded by these new state standards.</p>	
Accessory Dwelling Units (ADUs)	Hartford’s Zoning Regulations allow ADUs by-right in the Multi-Use Mix (MX), Neighborhood Mix (NX) and Neighborhood (N) districts. ADUs are permitted on lots occupied by single-family homes, with only one ADU permitted per lot. ADUs may be attached or detached. ADUs do not have a minimum parking requirement. ADUs are not required to have new or separate utility connections. Occupancy is limited to up to two adults and minor children related to at least one the adults. However, with adoption of Public Act 21-29 (HB 6107), the state now mandates additional flexibility regarding where ADUs are allowed, thereby superseding some of Hartford’s Zoning Regulations regarding minimum lot size and maximum unit size. ¹⁹	N/A
Regulation of Short-term Rental Housing	Hartford is one of few municipalities in Connecticut that regulate short-term rentals (Airbnb, Vrbo, etc.) through zoning. ²⁰ The Zoning Regulations define “Short-term Room Rentals” as an accessory use that requires a zoning permit. The Regulations define “short-term” as no more than 21 cumulative days during any 6-month period, with no property being used for such temporary rental more than 3 times during any 6-month period. A Special Permit (which requires review by the Planning & Zoning Commission at a public hearing) is required for any applicants wanting to exceed this length of stay. Limitations also apply related to maximum number of guests and owner-occupancy requirements for single-family homes.	N/A
OTHER		
Fair Housing Resources	The City’s Housing Division has a dedicated Fair Housing Officer available to field questions related to Fair Housing issues – which affects all City programs and housing activities, and can affect households seeking either to rent or to buy. The Fair Housing Act requires taking affirmative and meaningful action, through education and implementation, to ensure <i>equal housing opportunities</i> for all persons and families, regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, creed, lawful source of income, disability, age, or because the individual has children. ²¹ Note that the Housing Division partners with the Connecticut Fair Housing Center on these issues.	Federal (HUD)
Local and Minority Contracting	For many of the programs listed above, the City of Hartford strongly encourages the participation of local and minority contractors. This approach helps create jobs for local residents and helps support local, equitable economic activities. The City works with a number of organizations, including the Minority Construction Council, to ensure that local/minority contractors continue to be a part of Hartford’s growth and prosperity.	n/a

¹⁹ Desegregate CT, 2021. “2021 Legislative Reforms: Passage of Public Act 21-29 (HB 6107) will give us a fairer, stronger, cleaner Connecticut”. Available at: <https://www.desegregatect.org/hb6107#:~:text=Public%20Act%2021%2D29%20eliminates,site%20characteristics%E2%80%9D%20of%20a%20district>.

²⁰ Julia Singer Bansal of Connecticut Office of Legislative Research, September 28, 2018. “Regulating Airbnb Rentals through Zoning in Connecticut.” Available at: <https://www.cga.ct.gov/2018/rpt/pdf/2018-R-0200.pdf>

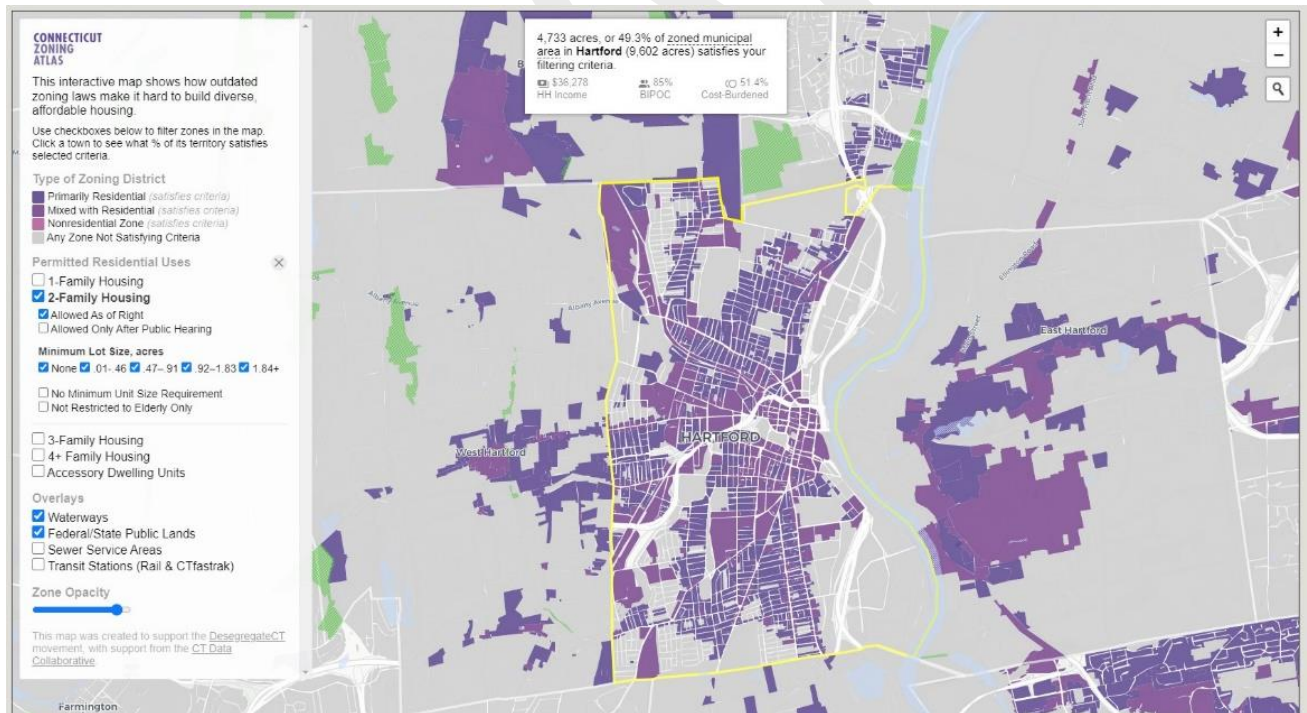
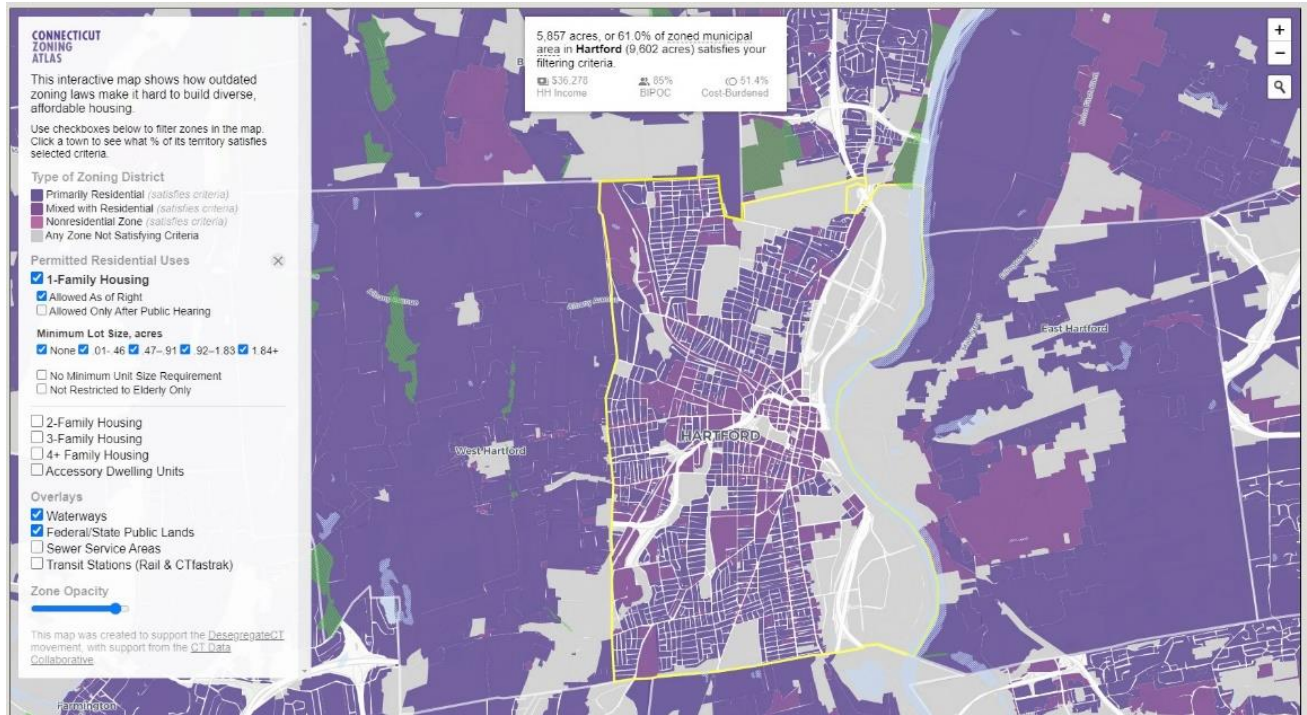
²¹ Connecticut Fair Housing Center, “Fair Housing Overview.” Available at: <https://www.ctfairhousing.org/fair-housing-overview/>

PROGRAM	DESCRIPTION	FUNDING
Lead Hazard Reduction Grant	The City's Health and Human Services Department administers a Lead Hazard Reduction Grant Program, which is targeted to reducing lead paint hazards in residential units occupied by low to moderate income households with children under the age of six. The program includes the participation of abatement contractors and lead clearance certification for every completed project.	HUD

Sources: City of Hartford Housing Division; City of Hartford Zoning Regulations; City of Hartford Health and Human Services Department; U.S. HUD; Connecticut Department of Housing; Desegregate CT; Connecticut Office of Legislative Research; Partnership for Strong Communities.

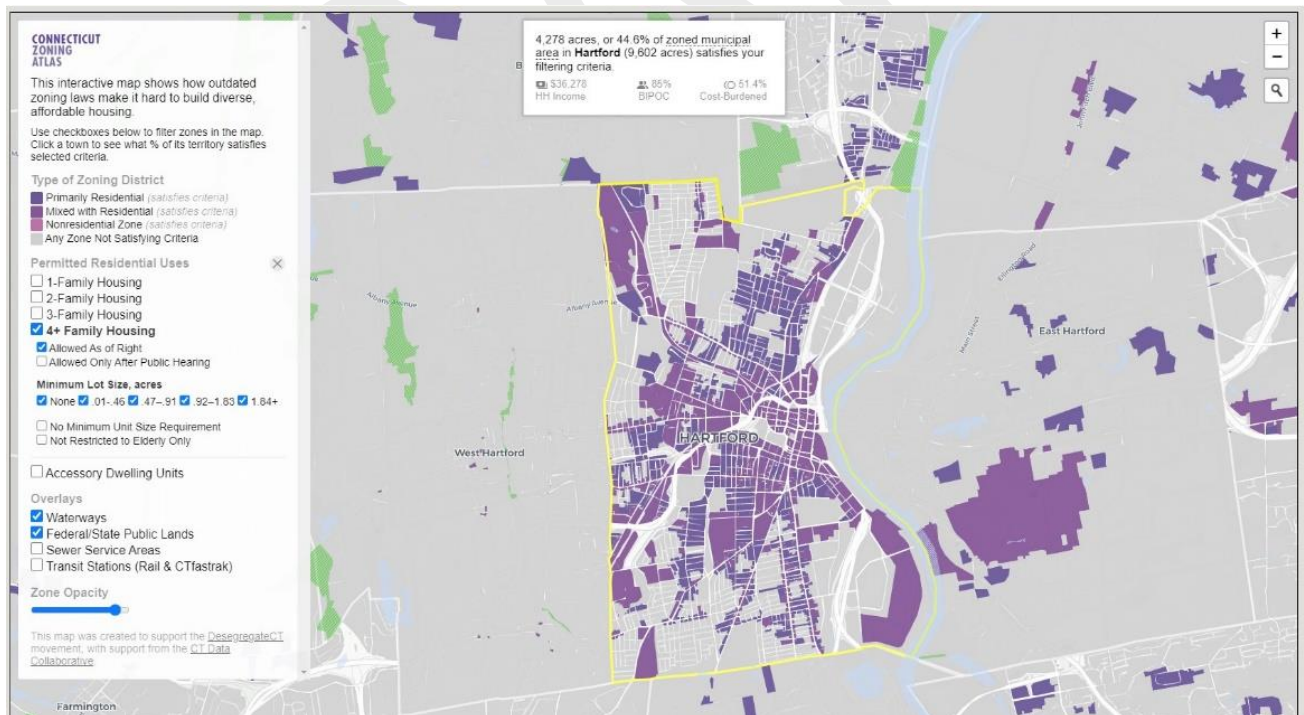
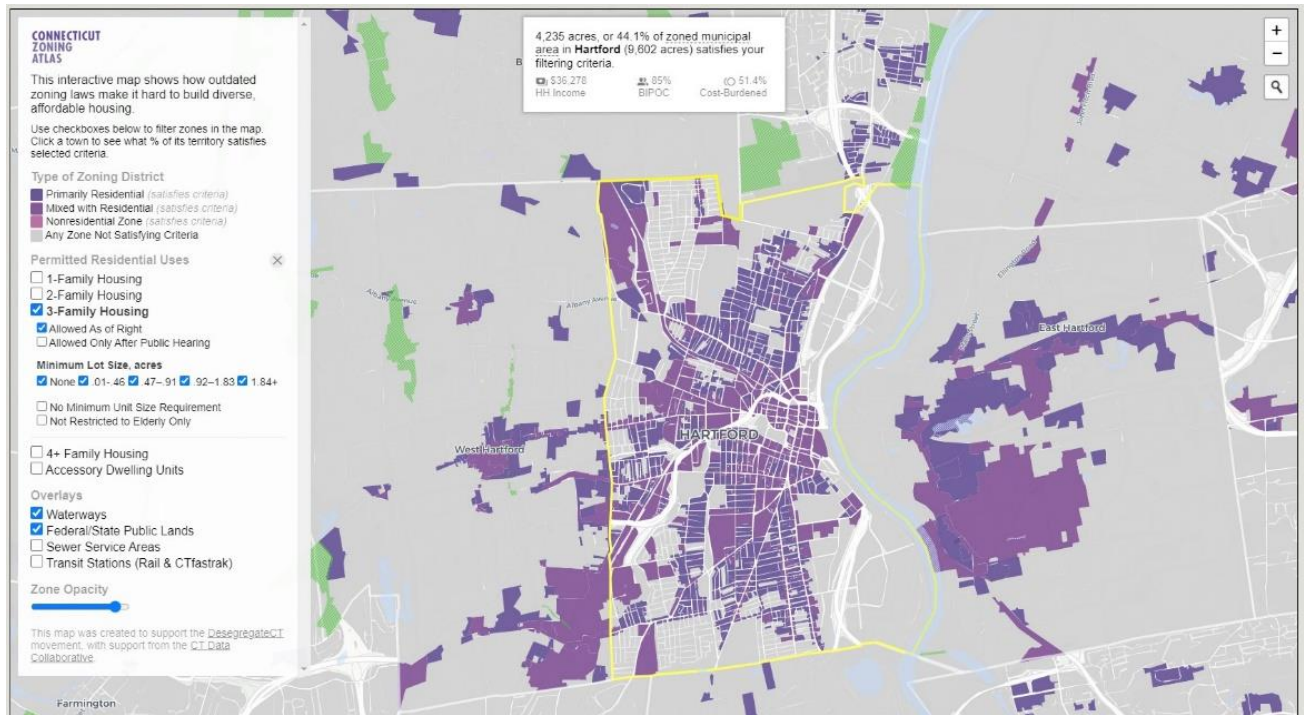
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Figure 5. Zoning districts that allow by-right single-family residential (top) and 2-unit residential (bottom) in the City of Hartford and neighboring municipalities.



Source: Desegregate CT Connecticut Zoning Atlas, 2022. Available at: <https://www.desegregatect.org/atlas>

Figure 6. Zoning districts that allow 3-unit residential (top) and multi-family residential (4+ units) by right in Hartford and neighboring municipalities.



Source: Desegregate CT Connecticut Zoning Atlas, 2022. Available at: <https://www.desegregatect.org/atlas>

Key Accomplishments from 2016 to 2022

This section provides a selection of key highlights and outcomes to illustrate the impact of the city's various housing-related programs. For the purpose of this Plan, outcomes are summarized for the period of January 2016 to August 15, 2022, based on data provided by the City's Housing Division.

Fair Rent Commission (see Figure 7)

- From 2016 to 2022, a total of 177 tenant complaints were formally received by Hartford's Fair Rent Commission, as shown in Figure 7. Annual complaints increased three-fold since 2016, spiking after the end of the public health emergency caused by COVID-19. Of these 177 complaints, 67 led to Fair Rent Commission hearings.

Figure 7. Number of Fair Rent Commission Tenant Complaints, 2016-2022

Year	Number of Complaints
2016	12
2017	22
2018	21
2019	21
2020	17
2021	40
2022 (as of August 11, 2022)	44
Total Complaints	177

Source: City of Hartford Housing Division, 2022.

Improvements to existing residential properties with 1-6 units

- From 2016 to 2022, the HPLF and Sustainable Solutions programs helped improve a total of 164 units in residential buildings with 1-6 units. The majority of assisted households earned between 25% and 80% of AMI. A majority of owners assisted, and of occupants in the case of rental units, were households of color.

Rehabilitation of existing larger affordable projects (see Figure 8)

- From 2016 to 2022, the City contributed financially to the improvement of 441 existing units, located across 7 different affordable housing projects. Of these units, the vast majority (86%) were dedicated affordable units, mostly serving households earning 25%-80% of AMI.
- Refer to Figure 8 for the full list of individual projects.

Newly created rental affordable units (see Figures 9 and 10)

- Downtown (see Figure 9):
 - From 2016 to 2022, a total of 17 housing projects (either new construction or adaptive reuse) were completed or underway in the Downtown area. Together, these projects represent a total of 1,481 rental housing units added to Downtown.

- Of these 17 Downtown projects, 8 projects have a set-aside of affordable units. These set-asides range from 10% to 30% of all units in the building. The AMIs targeted range from 25% to 120% dependent on the project. Note that units serving households earning 80% to 120% of AMI are considered moderate-income housing.
- In all, this translates to 153 units (10% of new Downtown units) that are considered affordable to low or moderate-income households. This is a considerable share of affordability, and it is worth highlighting that it meets the state's general 10% affordability standard, just in the Downtown alone.
- Refer to Figure 9 for the full list of individual projects.
- Neighborhoods outside the Downtown area (see Figure 10):
 - From 2016 to 2022, city programs led to the creation of 405 new units of affordable rental housing, targeting households earning between 25%-80% AMI. It is important to distinguish different types of projects included in this list:
 - Some of these units represent *net new units* in the form of new affordable housing construction (e.g., The Hub, New Samaritan Elderly Housing).
 - Some of these units are existing market rate units that were *converted* to dedicated affordable housing units (e.g., The Weaver building, Magnolia building, and Albany & Vine Street building).
 - Some of these units represent initial phases of the large-scale redevelopment of Housing Authority projects, namely the Village at Park River (formerly Westbrook Village) and Willow Creek (formerly Bowles Park). While these do not represent net new units, they do represent *new construction* and a significant reinvestment in the City's affordable housing stock.
 - Refer to Figure 10 for the full list of individual projects.

Affordable homeownership opportunities (see Figure 11)

- From 2016 to 2022, the City of Hartford's down payment assistance program funded 185 affordable homeownership opportunities for homebuyers ranging from 60 to 80% of AMI. Over 90% of successful buyers were persons or households of color.
- Figure 11 includes information on individual properties and funding sources utilized.

Homelessness

- From 2016 to 2022, the City provided Housing Choice Vouchers to 248 chronically homeless individuals/households via the 10% set-aside. These households were identified, vetted and referred by Journey Home.
- From 2016 to 2022, the City provided direct financial assistance to several different shelters, rooming houses, and social service organizations. These shelters and organizations are generally based in Hartford and serve Hartford residents as well as surrounding towns. These organizations are listed in Figure 12.

Figure 8. Rehabilitation of Existing Affordable Projects, from 2016-2022

Project/Development Name	Project Type	Total Units	Market Rate Units	Affordable Units	% Affordable Units	Neighborhood	AMI Level	Form of Assistance	Estimated Completion
Clay Arsenal Renaissance Apartments	Rental	150	0	150	100%	Clay Arsenal	25%-80%	Private funds	2019
Barbour Gardens	Rental	74	0	74	100%	Northeast	25% -80%	Tax-Credits	2022
Bedford Gardens	Rental	85	60	25	29%	Clay Arsenal	25%-80%	Section 8	2022
Sigourney Square	Rental	42	0	42	100%	Asylum Hill	25%-80%	HOME	2022
95 Vine	Rental	31	0	31	100%	Upper Albany	25%-80%	HOME	2022
Casa Verde	Rental	39	0	39	100%	South Green	25%-80%	HOME	2022
Enfield /Magnolia	Rental	20	0	20	100%	Northeast	25%-80%	HOME	2022
Total		441	60	381	86%				

Source: City of Hartford Housing Division, August 2022. This is a comprehensive, but not exhaustive list.

Figure 9. Residential Development Projects in Downtown Hartford, 2016-2022

Project Name	Project Type	Total Units	Market Rate Units	Affordable Units	% Affordable Units	AMI Level	Form of Assistance	Estimated Completion
Capewell Lofts (57 Charter Oak Ave)	Rental	72	58	14	20%	50%-120%	CRDA	2016
Capitol Lofts (390 Capitol Ave)	Rental	112	90	22	20%	50%-120%	CIP Funds	2016
Teachers Village	Rental	60	42	18	30%	25%-100%	CRDA, CITY, CHFA	2019
81 Arch Street	Rental	53	53	0	0%	N/A	CRDA	2019
Colt North Armory	Rental	48	48	0	0%	N/A	CRDA	2019
Hartford Lofts/289 Asylum Street	Rental	8	8	0	0%	N/A	CRDA	2019
Spectra on Pearl (101 & 111 Pearl)	Rental	258	258	0	0%	N/A	CRDA	2020
28 High Street	Rental	28	22	6	20%	50%-120%	CRDA	2020
Hartford Carriage House at Allyn	Rental	66	66	0	0%	N/A	CRDA	2020
Colt U Apartments	Rental	28	28	0	0%	N/A	CRDA	2021
DONO Phase I	Rental	270	243	27	10%	30%-120	HOME	2022
1279-83 Main Street	Rental	10	10	0	0%	N/A	CRDA	2022
Park and Main	Rental	126	101	25	20%	80-120%	Tax Fixing Agreement	2022
525 Main Street	Rental	42	36	8	20%	80-120%	Tax Fixing Agreement	2022
275 Pearl Street	Rental	39	0	0	0%	N/A	Tax Fixing Agreement	2022
55 Elm Street	Rental	164	131	33	20%	80% -120%	Tax Fixing Agreement	2022
99 Pratt Street	Rental	97	97	0	0%	N/A	N/A	2022
Total		1,481	1,291	153	10%			

Source: City of Hartford Housing Division, August 2022. This is a comprehensive, but not exhaustive list.

Figure 10. Newly Created Rental Affordable Units in Neighborhoods Outside of Downtown Hartford, 2016-2022

Project/Development Name	Project Type	Total Units	Market Rate Units	Affordable Units	% Affordable Units	Neighborhood	AMI Level	Form of Assistance	Estimated Completion
Clover Gardens	Rental	32	0	32	100%	Asylum Hill	25%-80%	HOME	2022
New Samaritan Elderly Housing	Rental	22	0	22	100%	Parkville	25% -80%	HOME	Underway
The Hub	Rental	45	10	35	78%	Frog Hollow	25%-65%	HOME	2022
Weaver Building LLC Albany & Woodland	Rental	18	10	8	44%	Upper Albany	0%-80%	SEC 8 CARES	Underway
Magnolia Building LLC 635 Albany	Rental	12	4	8	67%	Upper Albany	0%-80%	SEC 8 CARES	Underway
Andaleeb Enterprises LLC Albany and Vine	Rental	8	2	6	75%	Upper Albany	0%-80%	SEC 8 CARES	Underway
The Village at Park River (Westbrook) Phase 1-3	Rental	200	30	170	85%	Blue Hills	25%-65%	Tax Credits/Sec 8	2022
Willow Creek (Bowles) Phase 1-3	Rental	135	11	124	92%	Blue Hills	25%-65%	Tax Credits/Sec 8	2022
Total		472	67	405	86%				

Source: City of Hartford Housing Division, August 2022. This is a comprehensive, but not exhaustive list.

Figure 11. Affordable Homeownership Opportunities Created in Hartford, 2016-2022

Project/Development Name	Project Type	Total Units	Market Rate Units	Affordable Ownership Units	% Affordable Units	Neighborhood	AMI Level	Form of Assistance	Estimated Completion
Hartford Habitat	H/O	4	0	4	100%	Northeast	80%	HOME	2020
Hartford Habitat	H/O	3	0	3	100%	Frog Hollow	80%	HOME	2017
Hartford Habitat	H/O	3	1	2	67%	Northeast	80%	HOME	2018
Hartford Habitat	H/O	2	0	2	100%	South End/Northeast	80%	HOME	2017
Hartford Habitat	H/O	6	0	6	100%	Asylum Hill	80%	HOME	2020
Edwards Street Housing	H/O	6	3	3	50%	Clay Arsenal	80%	HOME	2022
Bracket Knoll	H/O	14	0	14	100%	Northeast	80%	DOH, City	Underway
Various 1-3 unit properties	H/O	147	0	147	100%	Citywide	60%-80%	Downpayment assistance	2016-22
Total		185	4	181	98%				

Source: City of Hartford Housing Division, August 2022. This is a comprehensive, but not exhaustive list.

Figure 12. Shelters, Supportive Housing, and Social Service Agencies Supported by the City of Hartford from 2016-2022

Organization
Salvation Army (general)
Salvation Army - Marshall House
Community Renewal Team (general)
Community Renewal Team - McKinney Shelter
ImmaCare
House of Bread
Capitol Region Mental Health Center
South Park Inn
YWCA Hartford Region Soromundi Commons
Mercy Housing and Shelter Corporation
My Sister's Place
Chrysalis Center
The Open Hearth Association
The Connection
Hands-on-Hartford
Community Health Resources
Veteran's Administration
Interval House
Connecticut Harm Reduction Alliance
ZERRO Housing Corporation
Aids Connecticut
Journey Home

Source: City of Hartford Housing Division, August 2022.

III. Housing Needs Assessment



Photo: 97 Williams Street, before (top photo) and after (bottom photo). Photo citation: City of Hartford Housing Division.

III. Housing Needs Assessment

This chapter paints a profile of Hartford's housing stock and looks at current demand for housing based on demographic and economic characteristics, in order to identify key housing needs and challenges. High-level findings regarding the rental and sales market are also provided, including highlights from the state's recent housing needs assessment.

Demographics and Housing Stock Characteristics

This section provides a snapshot of Hartford's population characteristics and an overview of the city's housing supply. For some characteristics, the city is compared to Hartford County and/or to the State of Connecticut, as a way to highlight challenges, strengths, and current housing needs.

Data were obtained from the Partnership for Strong Communities' 2020 Housing Profiles, which are based on the U.S. Census American Community Survey 5-year estimates for 2014-2018.²² Staff also obtained certain data points directly from the U.S. Census website for the same ACS survey year. Note that percentages may not sum exactly to 100% due to rounding.

Demographic overview:

- **Total population:** Hartford's population consists of 123,628 individuals, or 45,879 households. Hartford is the state's fourth largest city in terms of total population.
- **Project population growth:** Hartford is projected to grow by only 0.3% in the next twenty years, according to projections from the Connecticut Data Center. The largest increases will be for age groups 40-64 years and 65 years and older.
- **Racial-ethnic composition:** 85% of Hartford's population is non-white. Hartford is more diverse than most other municipalities in the state. (Specifically: 3% Asian, 35% Black/African American, 45% Hispanic/Latino, 3% multiracial or other, and 15% non-Hispanic/Latino White).
- **Average household size:** Hartford's average household size is 2.53 persons/household. This is similar to the state's average household size.
- **Median age:** The median age in Hartford is 30 years. This is relatively young compared to other jurisdictions.
- **Household type:** 33% of households in Hartford have at least one person under the age of 18; 30% of households have at least one person over the age of 60 years old; and 36% of households are single-person households (elderly, students, unmarried person, etc.). Compared to the state as a whole, Hartford has more households with school-age children, and more single-person households – this indicates a need for a mix of housing types that can serve these different housing needs. Compared to the state overall, Hartford has fewer households with someone older than 60.
- **Median household income (in 2018 inflation-adjusted dollars):** Hartford's median household income is \$34,338. It is worth noting that there is a significant discrepancy in median

²² Partnership for Strong Communities, 2020. "Housing Data Profiles: Data on housing and affordability for each of Connecticut's 169 towns and cities. City of Hartford." Available at: <https://housingprofiles.pschohousing.org/profile/#Hartford>

household income between owners and renters. The median household income for owner households is \$65,438 – more than twice that for renter households, at \$26,996.

Housing stock overview:

- **Total housing units:** Hartford has 53,864 housing units citywide. This represents about 14% of units in the County (378,700 units) and 4% of units statewide (1,512,305 units).
- **Housing type (of occupied units):** 19% of occupied units in Hartford are single-family homes whereas 81% are multifamily (2+ units). This stands in sharp contrast to the state, which has 64% single-family homes.
- **Tenure (of occupied units):** 23% of occupied units in Hartford are owner-occupied whereas 77% are renter-occupied. Again, this breakdown differs greatly from Hartford County (64% owner-occupied) and from the State (66% owner-occupied). There is an opportunity to encourage more homeownership in Hartford, as this is a key wealth-building strategy.
- **Age of housing stock:** Hartford is characterized by an aged housing stock. Half of Hartford's units were built prior to 1950; a quarter were built from 1950-1970, and about a quarter were built since 1970. In comparison, 40% of units in Hartford County and 42% of units in the State were built since 1970. The age of housing stock often correlates with poorer housing quality. For example, older housing may fall into disrepair more easily or have more environmental risks (e.g., lead paint).
- **Housing cost burden among renters:** 32% of renter households in Hartford are severely housing cost-burdened, meaning they spend more than 50% of their gross income on housing costs. The share of severely housing cost-burdened households in Hartford is significantly higher than the County (25%) and the state (26%). About 22% of Hartford's renters are moderately housing cost-burdened (spending between 30-50%). Note that *low-income renters or households on fixed incomes* tend to be the most housing cost-burdened and also the most prone to housing instability, as they have less leverage in their income flow to handle unexpected rent increases.
- **Housing cost burden among homeowners:** A smaller share of homeowners experience housing cost burden as compared to renters. 16% of owner households in Hartford are severely housing cost-burdened, and 21% are moderately housing cost-burdened. This is due in part to the fact that renters and homeowners have significantly different income levels.

Existing Supply of Affordable Housing

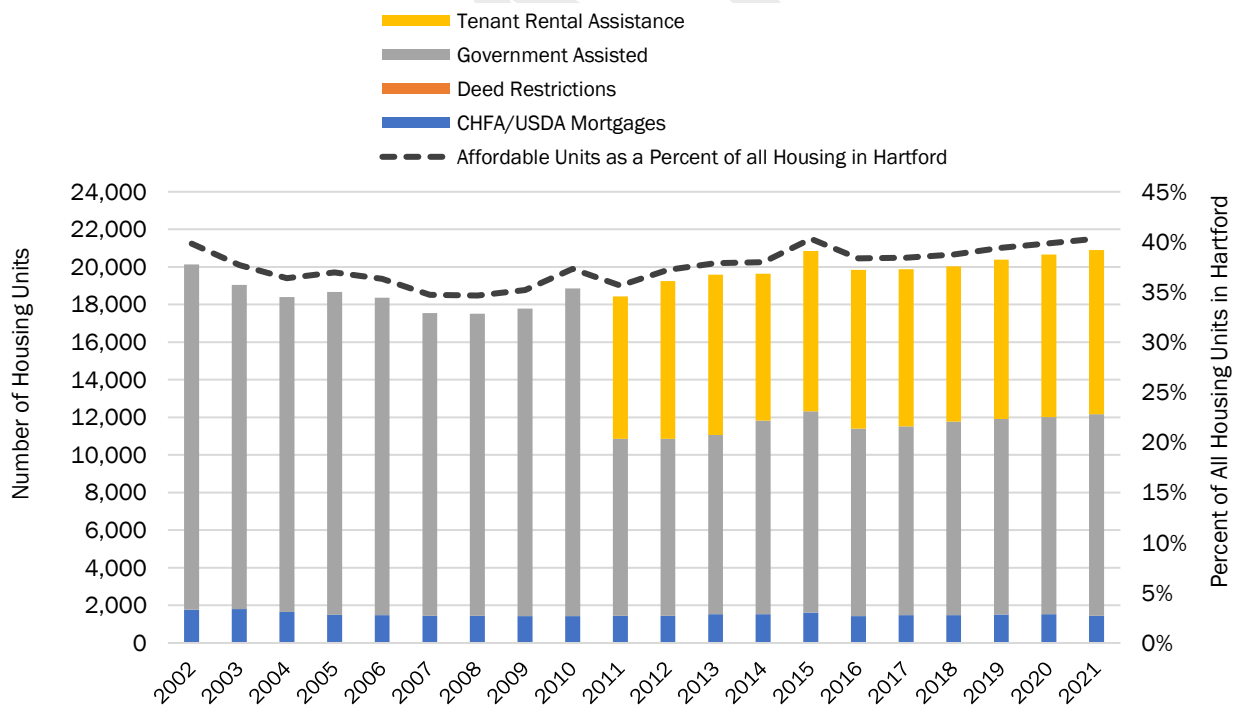
This section provides a deeper dive into Hartford's affordable housing stock, including an overview of the inventory by type, by neighborhood, and units that may be at risk of expiring affordability.

Affordable Housing by Type

Overall, 40% of housing units in Hartford are restricted affordable by deed or financing mechanism. Of all towns in Connecticut, this is the largest share of affordable units by a significant stretch (see Appendix B for more details). As shown in Figure 13, Hartford's share of affordability has hovered around 35 to 40% since at least 2002. These restricted affordable units fall in one of four categories, as defined by the DOH for Section 8-30g:

- **Government assisted housing (21% of units in Hartford)** refers to projects that receive financial assistance from any governmental program for the construction or rehabilitation of low- or moderate-income housing. The DOH does not break this down by type of subsidy. It should be noted that the Housing Authority of the City of Hartford owns and operates 13 public housing communities, equivalent to 988 units, which fall within this category.²³
- **Tenant rental assistance (17% of units in Hartford)** refers to rental units subsidized by Housing Choice Vouchers.
- **Single-family CHFA/USDA mortgages (3% of all units in Hartford)** refers to ownership housing financed by the Connecticut Housing Finance Authority or the U.S. Department of Agriculture.
- **Deed-restricted units (0% counted in Hartford)** refers to deed-restricted properties targeting households earning less than 80% of AMI, that require units to be sold or rented at or below prices that will preserve the units as affordable. Note that the DOH relies on locally-reported data for this category, but the City of Hartford has historically not reported units in this category. Moving forward, the City will begin reporting in this category on an annual basis.
- Note that the DOH does not likely account for shelters or rooming houses in this dataset.

Figure 13. Affordable Housing in the City of Hartford per the State Appeals List, 2002-2021



Source: CT Department of Housing 2002-2021, obtained from CT Data Collaborative, "Subsidized Housing by Type".

In addition to affordable units as defined by DOH above, certain neighborhoods in Hartford are characterized by market rate rents that are equivalent, or less than, deed-restricted affordable rents. Staff examined median rents by zip code as reported by the ACS (2016-2020 5-year estimates) against HUD's FY2023 Fair Market Rents (FMR) for 1- and 2-bedroom units. For instance, in Zip

²³ City of Hartford HUD 2020 Annual Action Plan and CAPER FY2020-21.

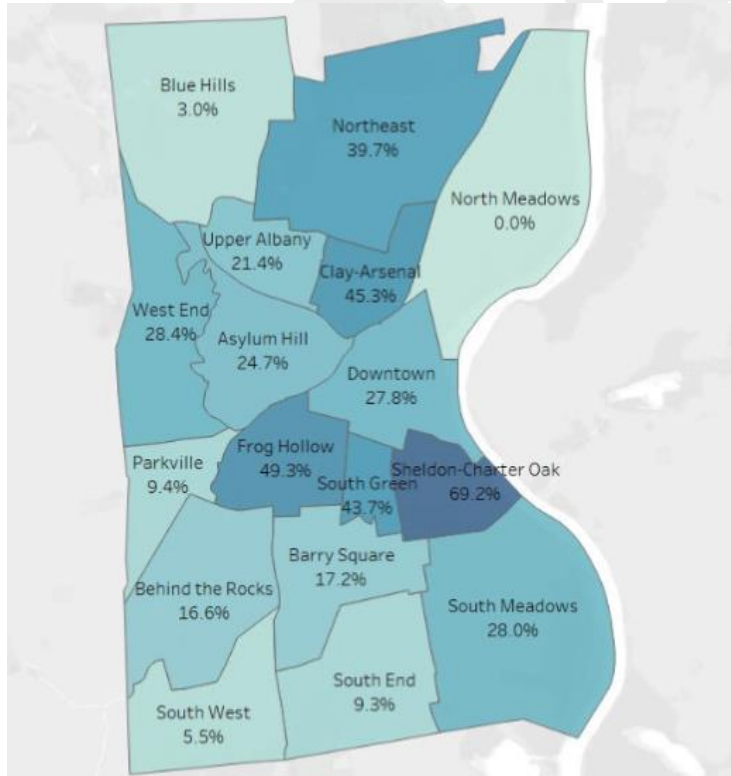
Code 06120 (Clay Arsenal, Northeast, North Meadows), the median rent reported by the ACS for all units across all bedroom sizes is \$923 per month. HUD FMR rents for 1- and 2-bedroom units for the same zip code are \$1,060 and \$1,320 per month, respectively. This suggests that, in addition to the 40% deed-restricted units as defined by DOH, there is also some “natural”, non-subsidized housing affordability within certain neighborhoods in Hartford – which may be due to various factors such as market conditions or the older or lower-quality of the housing stock.

Affordable Housing by Neighborhood

It is also important to assess how deed-restricted affordable units are distributed geographically within the city. While the DOH does not break down their dataset by neighborhood, a study conducted in 2019 by CERC does shed light on this question.²⁴ CERC gathered and mapped a database of affordable housing in the city (including location-specific projects and vouchers). While the total unit count does not exactly align with the DOH numbers, CERC’s study does highlight that there is an uneven distribution of deed/financial instrument restricted affordable units between neighborhoods. As seen in Figure 14, certain neighborhoods, such as Clay Arsenal, Frog Hollow, Northeast, and Sheldon-Charter Oak, have a higher concentration of affordable units as compared to other neighborhoods, such as Blue Hills, Parkville, and Southwest.

As mentioned in Chapter II, it should also be noted that several recent residential projects in Downtown have included some level of affordability. In all, 9% of units completed or underway since 2016 in the Downtown are dedicated affordable to low and moderate-income households (Figure 9).

Figure 14. Estimate of subsidized affordable units as a share of total units by neighborhood in Hartford, 2019



Source: Connecticut Economic Resource Center (CERC), July 2019. “Hartford Affordable Housing Study”.

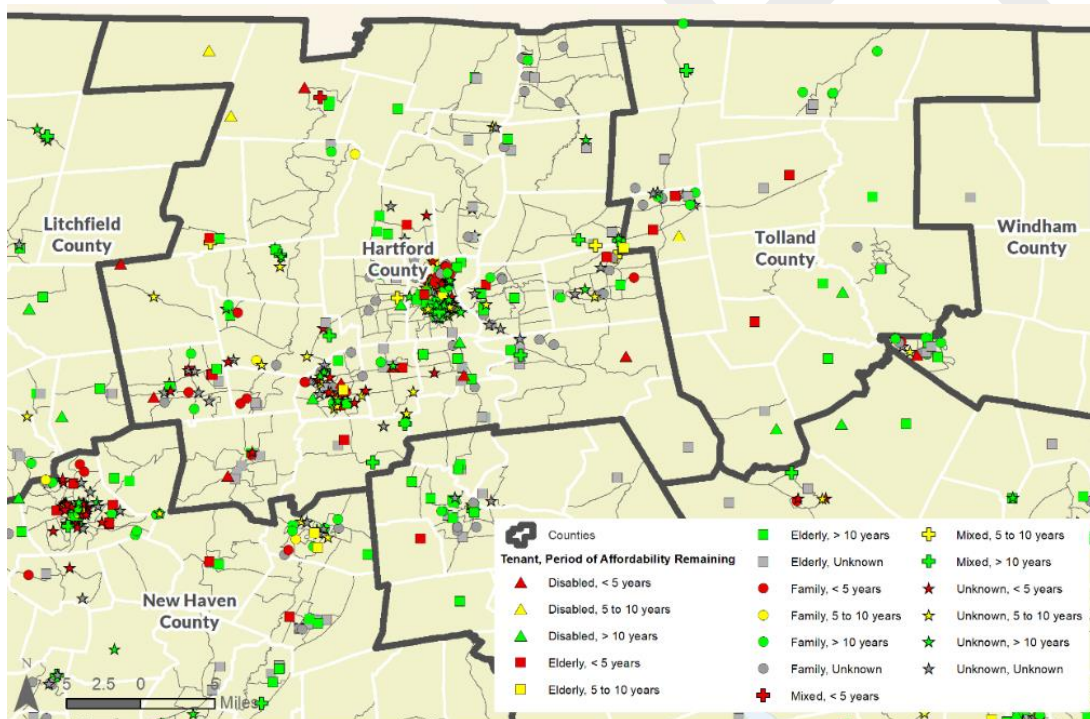
²⁴ Connecticut Economic Resource Center (CERC), July 2019. “Hartford Affordable Housing Study”.

Affordable Housing at Risk of Expiration

Understanding the estimated expiration dates of affordable projects is an important element of a housing needs assessment. The CHFA, as part of the 2020 Connecticut Housing Needs Assessment, analyzed data from the National Housing Preservation Database (NHPD) on this topic.²⁵ The analysis found a total of 6,734 affordable units at risk of expiring before 2030 in Hartford County; of these, 22% (1,543 units) are owned by for-profit organizations. As seen on the map prepared by the CHFA shown in Figure 15, a substantial number of these projects at-risk of expiration appear to be located in the City of Hartford.

To put these numbers in context, however, it is important to note that property owners of affordable projects with expiring affordability terms – especially nonprofit housing developers – do usually seek to renew the terms of affordability. For example, they do this by re-upping their tax credit financing (in the case of Low-Income Housing Tax Credit) or re-applying for a tax abatement deal from the city. This type of renewal essentially “resets the clock” on the project’s terms of affordability, usually for at least an additional 15 years.

Figure 15. Expiring Affordable Projects by Subsidy Type in Hartford County



Source: CHFA Connecticut Housing Needs Assessment (2020), which relied on the National Housing Preservation Database (NHPD).

²⁵ National Housing Preservation Database and Connecticut Housing Finance Authority, 2020. “Connecticut Housing Needs Assessment”. Available at: https://www.chfa.org/assets/1/6/Connecticut_HNA.pdf

Housing Market Analysis

This section provides key highlights related to Hartford's residential rental market and sales market. This section is not intended as a comprehensive market analysis.

Overview

For the purposes of this Affordable Housing Plan, findings from the CHFA's 2020 Housing Needs Assessment report were utilized. The CHFA categorized all census tracts in the state by market typology. Each tract was categorized into one of five typologies, and this was done for both the rental market and the sales market. The classification was designed based on each census tract's score on two criteria: "Opportunity" and "Market Activity". The Opportunity index refers to places where new housing would provide convenient access to jobs and to high-quality schools. The Market Activity index categorizes census tracts according to the amount of development and market activity they experienced between 2013 and 2017 (for this reason, a census tract can have a different score for rental and sales markets). A fifth typology, Low Development Activity, was added in order to classify census tracts with stagnant population growth and high vacancy rates. The resulting five typologies are as follows:

- High Opportunity/Strong Market
- High Opportunity/Weak Market
- Low Opportunity/Strong Market
- Low Opportunity/Weak Market
- Low Development Activity

The CHFA's final classification is summarized by census tract for Hartford and the state overall in Figure 16 (rental market typology) and Figure 17 (sales market typology).

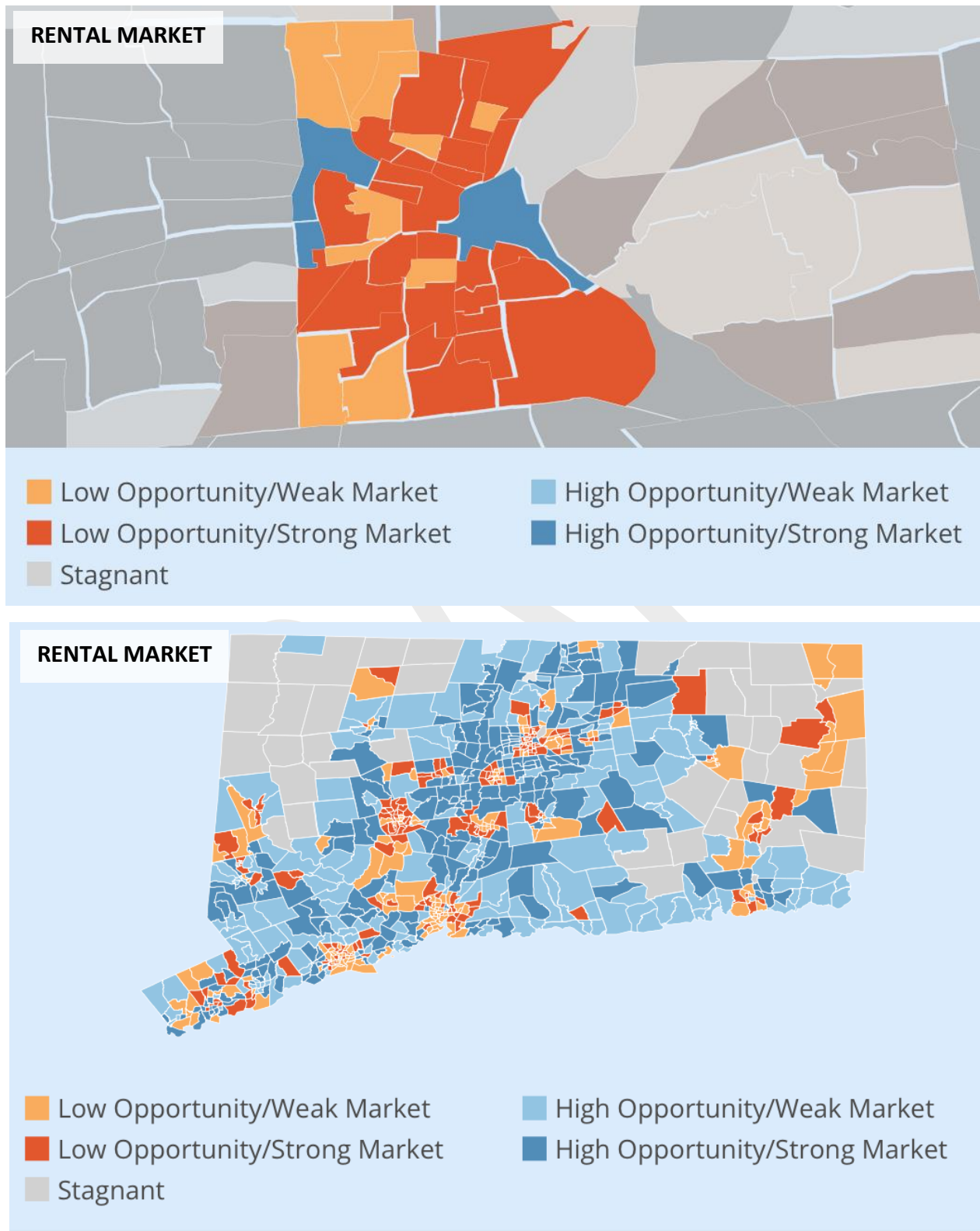
On the rental market side, most census tracts in Hartford are considered strong market areas. However, they differ in terms of their level of opportunity – some are scored as High Opportunity/Strong Market areas (such as the Downtown and parts of the West End, shown in dark blue) whereas some are scored as Low Opportunity/Strong Market area (shown in dark orange). Only a few census tracts are classified as Low Opportunity/Weak Market areas (light orange).

On the sales market side, there is more variability across Hartford's census tracts (Figure 17). As compared to the rental market, a larger number of census tracts are considered a weaker sales market (light blue and light orange). Having said that, several tracts did score as a Strong Market for the residential sales market, such as parts of the South End, North End, and West End.

It is worth noting that these trends are generally consistent with trends in other parts of the state, whereby urban areas generally scored as Low Opportunity/Strong Market areas for the rental and sales markets (e.g., New Haven or Bridgeport regions).

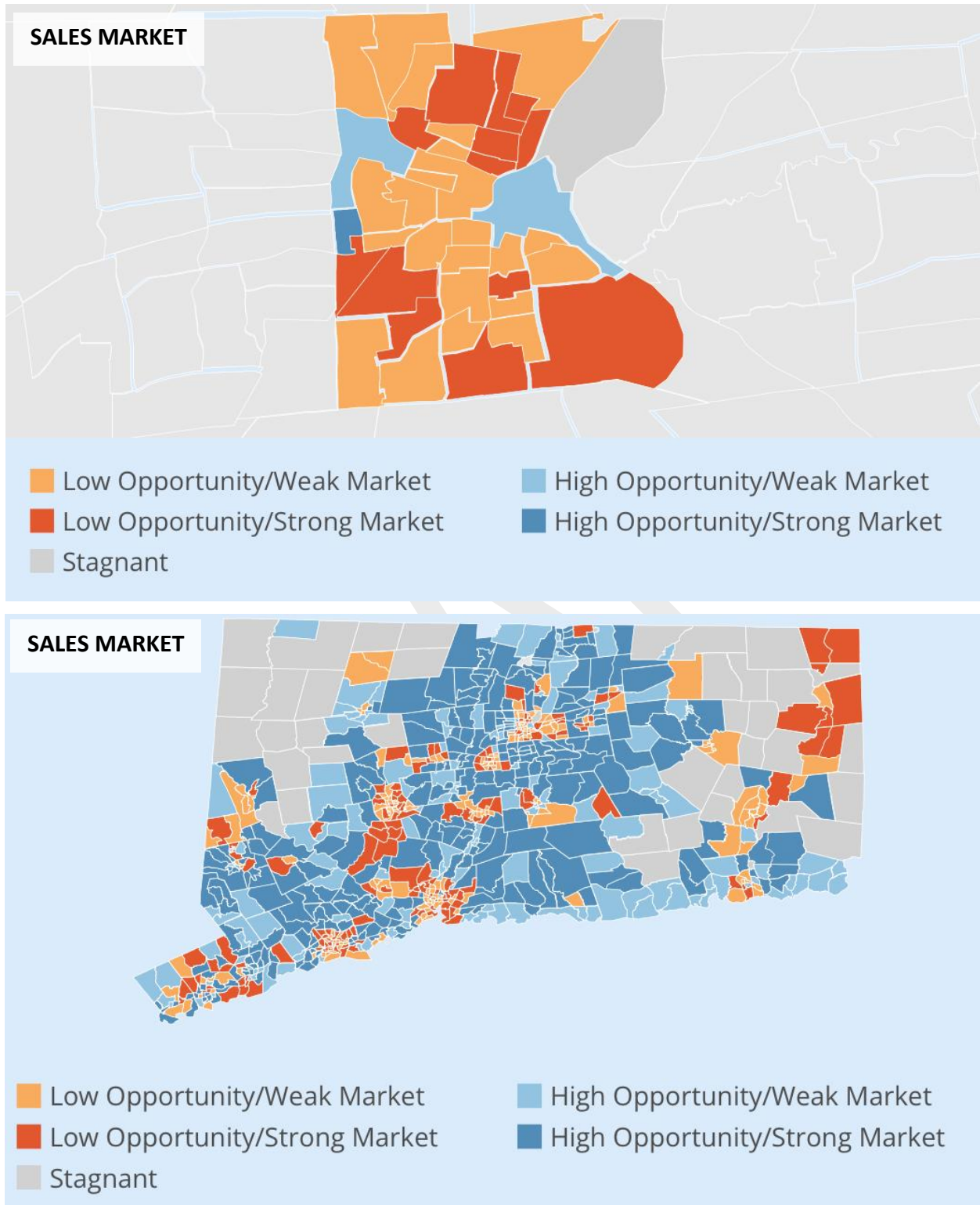
These findings indicate that there is potential for increased residential development in Hartford based on market demand. However, as highlighted previously in this report, there is also a need to think regionally about access to opportunity.

Figure 16. CHFA Rental Market Typology by Census Tract in Hartford (top) and in Connecticut (bottom), 2020



Source: CHFA Connecticut Housing Needs Assessment, 2020.

Figure 17. Sales Market Typology by Census Tract in Hartford (top) and in Connecticut (bottom), 2020



Source: CHFA Connecticut Housing Needs Assessment, 2020.

Multifamily Rental Trends

Looking more specifically at the multifamily rental market, Hartford has shown signs of growth in the last five years. After a significant lack of construction in prior decades (1980s to early 2010s), it appears that demand for new, especially higher quality housing, is increasing. Analyses conducted by WXY Studio for a different study looked at data from the Costar Group, which tracks multifamily rental projects with 5 or more units.²⁶ Costar also breaks down projects by asset class, which reflect the building's age, quality, and amenities. Findings from Figures 18 and 19 are summarized below:

- The number of multifamily rental units increased by about 8% (1,231 units) in the City of Hartford between 2017 and 2021, according to Costar's data. This aligns with data presented in Chapter II regarding new Downtown rental projects (see Figure 9). While several of these projects include an affordable set-aside, these projects are generally serving the higher-end of the rent scale and include significant amenities. As comparison, the Hartford MSA saw a 5% increase over the same time period (see Figure 18).
- Class A multifamily rents (the asset class that generally achieves the highest rents) increased from \$1,440 to \$1,610 per unit between 2017 and 2021, which represents a 12% increase (see Figure 19). Rising rents can be indicative of increasing market strength.
- Costar also projects additional growth in multifamily housing over the next five years, based on the pipeline of anticipated projects (see Figure 19).
- The multifamily vacancy rate for Hartford overall was reported around 6-7% in 2020-2021. However, according to an analysis conducted by WXY using Costar data, only 3% of all buildings tracked by Costar had a vacancy rate above 4%, meaning that most vacant units were concentrated in a small number of properties with outlier vacancy rates spanning 14% to 30%. The majority of the market, especially newer projects, are seeing relatively high occupancy rates.

²⁶ Costar does not track smaller multifamily projects (5 units or less). See: Fannie Mae, April 2022. "Differences in Identifying Units in Small Multifamily Properties". Available at: <https://multifamily.fanniemae.com/news-insights/multifamily-market-commentary/differences-identifying-units-small-multifamily>

Figure 18. Multifamily Rental Inventory in the City of Hartford and Hartford MSA, 2011-2021

	City of Hartford			Hartford MSA		
	Inventory (Units)	Year Over Year Change (Units)	Vacancy Rate	Inventory (Units)	Year Over Year Change (Units)	Vacancy Rate
2011	15,059	n/a	6.9%	54,173	n/a	5.2%
2012	15,059	0	7.0%	54,809	636	5.6%
2013	15,059	0	6.8%	55,041	232	5.5%
2014	15,029	-30	6.6%	55,433	392	5.5%
2015	15,408	379	7.6%	56,602	1,169	5.4%
2016	15,480	72	6.1%	57,713	1,111	5.4%
Change, 2011-2016	421 units (3% increase)			3,540 units (7% increase)		
2017	15,465	-15	6.2%	59,170	1,457	5.8%
2018	15,465	0	4.6%	59,713	543	4.8%
2019	15,674	209	5.3%	61,011	1,298	5.6%
2020	16,531	857	7.0%	62,077	1,066	4.3%
2021	16,696	165	5.8%	62,402	325	3.3%
Change, 2017-2021	1,231 units (8% increase)			3,232 units (5% increase)		

Note: CoStar tracks multifamily rental projects of at least 5 units; therefore, this does not necessarily account for all multifamily projects in the city. Hartford MSA refers to the Hartford-West Hartford-Middletown MSA.
 Source: Costar Group, 2011-2021, as analyzed by WXY Studio, June 2022.

Figure 19. Trends in the Multifamily Rental Market by Asset Class in the City of Hartford, 2011 to 2027

Class A Multifamily							
	Inventory Units	Market Asking Rent/SF	Market Asking Rent/Unit	Vacancy Rate	Absorption %	Absorption Units	Under Construction Units
2027	2,986	\$2.16	\$1,791	11.4%	2.5%	75	330
2026	2,656	\$2.16	\$1,790	11.7%	2.9%	76	343
2025	2,313	\$2.15	\$1,785	11.9%	3.2%	75	331
2024	1,982	\$2.14	\$1,772	11.3%	2.9%	58	258
2023	1,724	\$2.10	\$1,744	8.1%	0.9%	15	61
2022	1,663	\$2.03	\$1,682	6.0%	0.1%	1	0
2021	1,663	\$1.94	\$1,610	6.4%	0.2%	4	0
2020	1,663	\$1.74	\$1,441	15.2%	5.1%	84	0
2019	1,310	\$1.83	\$1,513	6.0%	0.3%	4	353
2018	1,092	\$1.79	\$1,481	4.9%	1.1%	12	571
2017	1,092	\$1.74	\$1,440	6.6%	-0.6%	-7	165
2016	1,092	\$1.75	\$1,452	7.4%	0.5%	6	0
2015	1,092	\$1.76	\$1,454	21.8%	11.1%	121	0
2014	902	\$1.69	\$1,403	18.7%	0.7%	6	190
2013	902	\$1.64	\$1,360	17.5%	0.4%	4	190
2012	902	\$1.61	\$1,334	17.9%	-0.1%	-1	0
2011	902	\$1.56	\$1,294	17.8%	-0.1%	-1	0

Class B Multifamily							
	Inventory Units	Market Asking Rent/SF	Market Asking Rent/Unit	Vacancy Rate	Absorption %	Absorption Units	Under Construction Units
2027	4,966	\$1.80	\$1,415	5.9%	0.7%	16	85
2026	4,881	\$1.79	\$1,407	5.6%	0.7%	16	87
2025	4,794	\$1.78	\$1,395	5.3%	0.7%	16	84
2024	4,710	\$1.75	\$1,375	4.9%	0.6%	14	66
2023	4,644	\$1.71	\$1,344	4.7%	0.8%	15	17
2022	4,627	\$1.65	\$1,293	6.9%	4.5%	84	365
2021	4,262	\$1.54	\$1,204	11.0%	7.7%	136	367
2020	4,138	\$1.53	\$1,205	12.1%	17.1%	244	491
2019	3,634	\$1.54	\$1,188	7.6%	-0.9%	-20	504
2018	3,634	\$1.51	\$1,164	5.8%	2.2%	36	8
2017	3,634	\$1.48	\$1,143	8.9%	1.7%	41	0
2016	3,634	\$1.47	\$1,133	9.6%	1.3%	29	0
2015	3,562	\$1.42	\$1,096	8.4%	10.0%	79	72
2014	3,367	\$1.36	\$1,047	7.0%	0.4%	7	195
2013	3,367	\$1.34	\$1,030	7.3%	0.9%	15	74
2012	3,367	\$1.31	\$1,008	7.4%	0.1%	-3	0
2011	3,367	\$1.28	\$988	7.1%	-0.1%	-2	0

Class C Multifamily							
	Inventory Units	Market Asking Rent/SF	Market Asking Rent/Unit	Vacancy Rate	Absorption %	Absorption Units	Under Construction Units
2027	10,947	\$1.37	\$1,081	3.5%	-0.2%	-10	-5
2026	10,952	\$1.36	\$1,073	3.2%	-0.2%	-10	-3
2025	10,955	\$1.35	\$1,061	2.8%	-0.2%	-8	-3
2024	10,958	\$1.32	\$1,043	2.6%	-0.1%	-2	-5
2023	10,963	\$1.29	\$1,017	2.6%	-0.2%	-11	-3
2022	10,966	\$1.24	\$977	2.5%	0.1%	6	-2
2021	10,968	\$1.16	\$930	2.9%	0.5%	47	0
2020	10,968	\$1.14	\$911	3.6%	0.8%	13	0
2019	10,968	\$1.11	\$892	4.3%	-0.4%	-19	0
2018	10,968	\$1.09	\$873	4.0%	1.0%	50	0
2017	10,977	\$1.06	\$853	5.1%	0.9%	64	0
2016	10,992	\$1.04	\$835	4.7%	0.9%	25	0
2015	10,992	\$1.02	\$814	5.8%	-2.0%	-47	0
2014	10,998	\$0.99	\$791	5.4%	-0.1%	1	0
2013	11,028	\$0.97	\$779	5.6%	0.3%	13	0
2012	11,028	\$0.96	\$768	5.9%	0.0%	1	0
2011	11,028	\$0.95	\$762	5.8%	-0.1%	-8	0

Notes: Values for 2023-2027 are projections, assuming current market conditions. Source: CoStar Group, 2011-2021, as analyzed by WXY Studio, June 2022.

Sales Market Trends

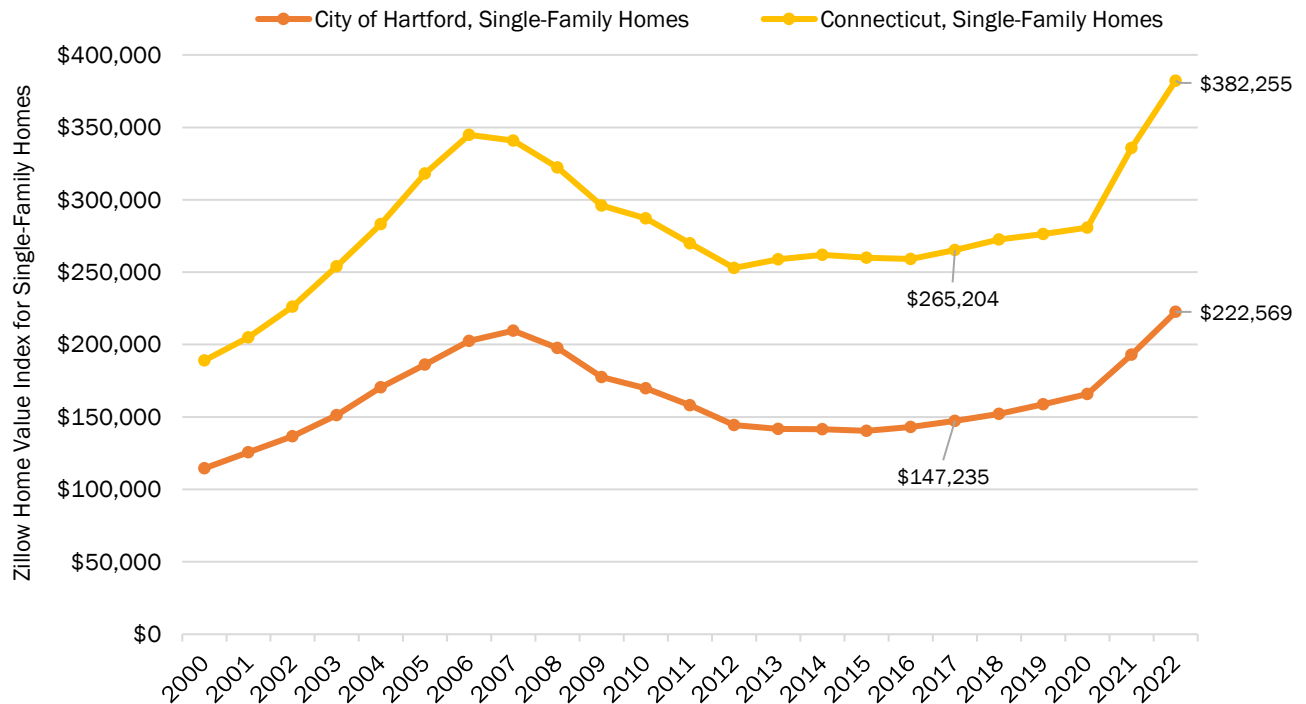
A snapshot of trends in the residential sales market is provided based on Zillow’s Home Value Index (ZHVI) for Hartford and Connecticut from 2000 to 2022. The ZHVI metric represents “typical” home values in a given geography. It is a different metric than *median sale price*, which measures the actual price at which homes were sold.

As seen in Figure 20, the typical value of single-family homes was relatively stagnant from 2012 to 2017, both statewide and in Hartford, following the economy’s recovery from the Great Recession. As of 2017, home values started rising gradually, reaching about \$150,000 in Hartford and \$265,000 statewide. However, values have increased much more dramatically since 2020. This is reflective of the impacts of the COVID-19 pandemic on the sales housing market and the overall increased demand for homeownership to accommodate pandemic-related changes in lifestyle and work trends. The typical home value of single-family homes in Hartford increased by 51% from 2017 to 2022. In Connecticut, typical home values increased by 44% over this same period.

While rising home values can be beneficial for existing homeowners, it can also place more significant barriers for residents seeking to become first-time homeowners, especially in a market like Hartford where many potential first-time homebuyers are low- or moderate-income households.

Note that, per the Economic Development Division’s estimate, there are approximately 170 city-owned vacant lots citywide. Although some of these may not be developable, it is the City’s intention to prioritize building 1- and 2-unit owner-occupied homes on these vacant lots.

Figure 20. Zillow Home Value Index (ZHVI) for Single-Family Homes in the City of Hartford and Connecticut, June of Each Year from 2000 to 2022



Note: ZHVI for the month of June of each year is shown. Data only covers single-family homes and does not include condominium or coops. Per Zillow’s website, the ZHVI is a “smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35th to 65th percentile range.”

Source: Zillow Home Value Index (ZHVI) for Cities and States, 2000 to 2022.

Housing Gap Analysis

The goal of a housing gap analysis is to examine the difference between available housing and what residents can afford to pay. This type of analysis sheds light of unmet housing needs. For the purposes of this Plan, the CHFA's 2020 Housing Needs Assessment is used. Note that the CHFA's analysis was conducted for Hartford County overall.

The CHFA report identifies gaps, or mismatches between supply and demand, in Hartford's housing rental market. Key findings for Hartford County are summarized in Figure 21. This table shows the mismatch between what households can afford, and what units are available to them in the market at rents that are not considered to be a cost burden. A few key findings are listed below:

- Figure 21 highlights that the largest absolute deficit of units in Hartford County is for households earning under 30% of AMI and for households earning over 80% of AMI. Per the CHFA, "the gap columns do not represent the number of units that *need to be built*. Rather they demonstrate a need for available and affordable units across AMI tiers."
- It is likely that higher-earning households are pressuring the supply of lower-priced units by crowding out households from units that would otherwise be affordable to those making less than 80% of AMI.
- The CHFA concludes that building more units affordable to renters earning 51-80% and to those earning 80+% of AMI would be beneficial. Specifically, the CHFA states that this would provide more appropriate and affordable units to households in these categories, while also freeing up units for the lowest income households (under 50% AMI), as those over 50% of AMI gradually move out of units affordable to 0-50% AMI households.
- In other words, there may be market demand for higher-priced units for higher income households, which would free up cheaper units for lower-income households. However, this also means that, concurrently, existing housing serving the lowest-income groups must also be improved to ensure these units are safe and in good condition.
- Taking a regional approach to this question, it is also worth noting that affordable units in Hartford could also be freed up with the creation of affordable housing opportunities in neighboring towns.

Note that CHFA's analysis was conducted for Hartford County as a whole. Therefore, numbers should be interpreted as overall trends, rather than in absolute terms. The City of Hartford has a large share of the County's older and lower quality housing, and a large share of lower-income, cost-burdened households, so it is reasonable to assume that these trends likely play out in the City as well.

Figure 21. CHFA Housing Gap Analysis, Hartford County 2016

Hartford County - 2016						
AMI Level	Renter Households	Percent of Renter Households	Rental Units Affordable to each AMI	Percent of Rental Units	Units Occupied by Other Income Levels	Housing Unit Gap per AMI Level
Less than 30%	43,170	35%	24,705	19%	7,735	26,200
31-50%	23,925	19%	49,380	38%	33,020	7,565
51-80%	20,525	16%	47,550	36%	37,396	10,371
More than 80%	36,945	30%	9,095	7%	3,410	31,260
Total	124,565	100%	130,730	100%	81,561	

Source: CHFA 2020 Housing Needs Assessment.

A brief explanation of Figure 21 and CHFA’s methodology is provided below. For more information, refer to CHFA’s detailed methodology included in their report.²⁷

- **Renter Households:** These columns refer to the number of households in each income category in Hartford County (under 30% AMI, 30-50%, 50-80%, and over 80% of AMI), and the share of households that each group represents. For example, there are 43,170 renter households that earn less than 30% of AMI in Hartford County, accounting for 35% of renter households countywide.
- **Rental Units Affordable to each AMI:** These columns refer to the number of rental units available to each income category, and the share of units that this represents. This was calculated by CHFA based on rent data, and assumes that households are spending 30% of their income on housing. For example, there are 24,705 rental units that are affordable to households earning less than 30% of AMI, which account for 19% of all rental units in Hartford County.
- **Units occupied by other income levels:** This column estimates the number of units whose rents match a given income category that are in fact being rented by households that do not earn in that given income category. For example, there are 7,735 units that are affordable to households earning less than 30% AMI that are actually being rented by households that earn *more* than 30% of AMI.
- **Housing unit gap per income level:** This column refers to the total gap – or number of units that are needed to serve each income level. Per the CHFA, “the gap columns do not represent the number of units that need to be built. Rather they demonstrate a need for available and affordable units across all AMI tiers.” It is calculated as follows:

Housing gap for a given income group

$$\begin{aligned}
 &= (\text{number of households in that given income group}) \\
 &- (\text{number of units affordable to that income group}) \\
 &+ (\text{number of units in that income group being rented by people outside that income group})
 \end{aligned}$$

²⁷ See Appendices of the CHFA, 2020. “Connecticut Housing Needs Assessment”.

IV. Vision, Goals, and Implementation Strategy



Photo source: City of Hartford, Housing Division.

IV. Vision, Goals, and Implementation Strategy

Chapter IV synthesizes findings from previous chapters, first by providing a summary of opportunities and challenges in Hartford’s current housing landscape. This chapter then moves towards identifying a vision and key goals for this 5-year Affordable Housing Plan. The chapter ends with an implementation strategy, which includes actions that the City intends to take over the next five years.

Summary of Opportunities and Challenges

Based on the inventory of programs currently led by the City, findings from the housing needs assessment, and insight from the City’s Housing Division, a summary of major housing challenges is provided below.

Opportunities:

- Hartford has a robust stock of affordable housing. This is a resource that should be actively preserved and invested in on an ongoing basis as it is a valuable resource in the face of changing market conditions.
- The City has an array of tools and programs at its disposal, including various funding sources from local, state, and federal levels that support both renters and homeowners across different housing types.
- Hartford’s Zoning Regulations allow for flexible housing types – including a mix of multifamily housing types, denser housing in Downtown and TOD areas, and other creative housing solutions such as ADUs. Most residential uses are permitted by-right in Hartford.
- There appears to be growing demand for higher-end, market multifamily residential. There has been a gradual growth in the number of market rate rental development opportunities in the city, especially in Downtown and Downtown adjacent neighborhoods.
- There has been a recent, concerted effort on the part of affordable housing stakeholders and advocacy groups to mainstream the idea and practice of “mobility to areas of opportunity”. These areas often provide access to certain amenities or community attributes that are believed to increase economic mobility for residents.

Challenges:

- Homeownership opportunities are lacking in Hartford, especially for lower and moderate-income households. This has become more acute as sale prices have increased since the start of the COVID-19 pandemic and as interest rates have increased in recent months. There is a need for affordable homeownership assistance.
- The City continues to be characterized by a significant amount of aged, substandard housing stock in need of improvement. Issues range from blight, lead paint, deferred maintenance, code violations, lack of energy efficient improvements, etc. This affects both tenants who depend on property owners to make necessary repairs, as well as homeowners who may lack the resources to upkeep their properties.
- A significant share of Hartford households are moderately or severely cost-burdened, especially among renters. The CHFA housing needs assessment indicated that renters earning less than 30% of AMI may have the most unmet need for housing. At the same time, the CHFA also found that higher-income households (over 80%) may be placing pressure on the housing

market by renting homes that are cheaper than what they can truly afford. Building more high-end housing could help alleviate this mismatch, as long as lower-cost housing is also maintained and improved to ensure safe and sanitary conditions.

- There has been an increase in the number of tenant complaints to the Fair Rent Commission since the onset of the COVID-19 pandemic. Lower-income households are particularly at risk of housing instability.
- There is a lack of affordable housing specifically targeted to seniors, veterans, and people with disabilities.
- There continues to be a concentration of affordable housing in certain neighborhoods, and currently, DOH and HUD funding mechanisms still tend to primarily support projects that include an overwhelming percentage of affordable units, thereby making it difficult to fund/build mixed income projects. The City would like to see affordable units continue to be included in larger projects that include a significant number of market rate units, in order to promote housing opportunities across all income levels and in order to promote income diversity in our community.
- Based on feedback from the Housing Division and other housing providers, lower-income renter households struggle to secure security deposits (which can be a high upfront cost), thereby making it difficult to secure apartments even when they have access to a Housing Choice Voucher.
- There is an ongoing need to address fair housing issues. Based on the City's latest analysis of impediments to fair housing, redlining and other predatory activities still occur in urban areas. The City of Hartford is working with the CT Fair Housing Center to address any reported occurrences. The analysis also demonstrates that illegal housing discrimination in the rental market has been and continues to be an impediment to fair housing regionally. Many residents are not aware of their rights under the Fair Housing Act and where to get help if faced with discrimination. At the same time, many housing providers in the region do not necessarily have a full understanding of how they must comply with the Fair Housing Act.²⁸
- The state and the region still lack a comprehensive fair share/regional approach to affordable housing and social services.

Vision Statement and Goals

The City of Hartford's Plan of Conservation and Development (POCD) is intended to guide the City's development through 2035. Several elements of the POCD speak directly to housing-related goals. Similarly, Hartford400, the regional vision for the Connecticut Valley and the Capitol City, also addresses the need for a regional approach to solving inequalities in the region. Other planning documents related to housing (such as the HUD Annual Action Plans, Consolidated Annual Performance and Evaluation Reports, and Five-Year Consolidated Plans) also lay out a direction and a number of housing-related goals for the city.

Therefore, a vision statement and eight key goals for this Affordable Housing Plan were developed based on these documents and on findings from previous chapters, as shown in Figure 22.

²⁸ City of Hartford, Housing Division, August 15, 2022. "2022 Annual Action Plan".

Figure 22. Affordable Housing Plan vision statement and eight key goals

Vision statement: The Affordable Housing Plan envisions Hartford and the surrounding region as places where safe, high-quality, and diverse housing options are available and attainable to households of all income levels.	
<i>Goals</i>	<i>Supporting statements from Hartford's POCD (all direct quotes)</i>
Goal 1: Encourage a regional and fair share approach to housing	<ul style="list-style-type: none"> • Advocate for a more equitable region: Helping suburban towns see benefits in opening their borders to residents of all socio-economic backgrounds will deconcentrate poverty and improve opportunity for all. (Live400, Housing) • Build bridges with people in neighboring communities across the Connecticut Valley. (Introduction)
Goal 2: Encourage housing production at all income levels and increase residential density citywide	<ul style="list-style-type: none"> • Density: Fill vacant lots, attract new visitors, and increase residential population by 10% throughout the city. (One of eight overall priorities) • Quality, affordable housing is going up in nearly every neighborhood, along with new and rebuilt schools, streetlights, community gardens, medical facilities, and park improvements. (Live400, one of five action areas) • Build 5,000 new housing units: Filling in vacant and underutilized lots with housing, and converting factories to residential use, will enable the 10% density increase we need to enliven every neighborhood in the city. (Live400, Housing) • Convert 2,500 anchor institution workers to residents: Partnering with anchor institutions on a worker housing initiative will forge a stronger commitment to Hartford's long-term well-being and keep dollars here at home. (Live400, Housing) • House 1,000 higher-ed workers and 1,000 students: Partnering with regional institutions on a worker and student housing initiative will bring people to Hartford, create construction jobs, and improve our local real estate market. (Grow400, Knowledge) • Retain college students in the region: Engaging college students in local events, activities, and civic life in order to retain them within the region will boost economic activity and increase population density. (Grow400, Knowledge) • Embracing Affordability: Permitted housing (including micro-units) as of right, accessory dwelling units, and transit-oriented development. (Live400, A decade of progress)
Goal 3: Improve housing quality and invest in existing affordable housing	<ul style="list-style-type: none"> • Make "No More Slumlords" a reality: Enforcing the code will improve housing quality by reducing mold, lead, infestations, and other hazards, will improve the health of our families, and will prolong buildings' usable life. (Live400, Housing) • Repair and maintain aging housing stock: Expand the Promise Zone maintenance program, with vetted local contractors repairing façades for low-income homeowners, will improve energy efficiency and aesthetics. (Live 400, Housing) • Weatherize 80% of housing units: Using utility-sponsored or private weatherization programs will reduce energy costs for families and upgrade the city's housing stock overall. (Live400, Housing) • Transform 500 properties with the land bank: Using a recently-created nonprofit land bank to revive vacant, blighted properties for new occupancy will improve property values and quality of life within neighborhoods. (Live 400, Housing) • Develop small-scale landlord training programs Educating prospective owners of 2- to 4-family homes in maintenance, rent, legal, and financial management issues will secure investments in our most common housing stock. (Live400, Housing) • Decrease the number of lead-affected children by 25%: Expanding the lead abatement program and enforcing the housing code to ensure necessary remediation will improve learning, social and economic outcomes for our families. (Live 400, Health)

Vision statement: The Affordable Housing Plan envisions Hartford and the surrounding region as places where safe, high-quality, and diverse housing options are available and attainable to households of all income levels.	
<i>Goals</i>	<i>Supporting statements from Hartford's POCD (all direct quotes)</i>
Goal 4: Increase resources for tenants	<ul style="list-style-type: none"> • Make “No More Slumlords” a reality: Enforcing the code will improve housing quality by reducing mold, lead, infestations, and other hazards, will improve the health of our families, and will prolong buildings’ usable life.” (Live400, Housing)
Goal 5: Encourage homeownership	<ul style="list-style-type: none"> • Increase homeownership by 50%: Having more owner-occupied units, including in 2-and 3-unit buildings and condos, will improve stability and improve financial stability for homeowners.” (Live400, Housing)
Goal 6: Strengthen families by preventing homelessness and providing supportive services	<ul style="list-style-type: none"> • Make homelessness rare, brief, and nonrecurring: Tackling the root causes of homelessness by coordinating better with health care, housing, and transportation providers will safeguard the dignity of those without shelter. (Live400, Social Services) • Adopt a housing first approach to homelessness: Providing people with shelter, regardless of sobriety or mental health status, will transition people from the streets and enable them to receive necessary services. (Live400, Social Services) • Audit and centralize existing social services: Collecting and coordinating providers of homelessness, mental health, counseling, financial education, and family services will improve outcomes for users. (Live400, Social Services)
Goal 7: Communicate and advertise available resources to residents	<ul style="list-style-type: none"> • Market Hartford to the region and beyond. (Grow400, one of five action areas). • Develop a targeted core message to market the city: Refreshing our marketing identity will promote and expand arts, cultural, and heritage tourism, attract new people, and change perceptions of Hartford. (Play400, Tourism)
Goal 8: Advance racial and socio-economic equity	<ul style="list-style-type: none"> • Hartford still suffers from the effects of past policies, such as redlining, educational disinvestment, and destructive urban renewal. These policies perpetuated racial and economic segregation. Many of our residents feel locked out of opportunity. (Introduction) • Unity: Soften neighborhood, city-suburb, and racial-ethnic divisions. (One of eight overall priorities)

Implementation Strategy

This section outlines specific actions that the City is setting for the next five years. The City intends to continue the ongoing administration of programs described in Chapter II, and also intends to explore new strategies, in order to achieve a diversity of safe and high-quality housing choices at all incomes, with a particular focus on meeting the needs of low and moderate-income households.

The Affordable Housing Plan’s implementation strategy is summarized in Figure 23. Specific actions are categorized by goal. Each action has identified partners, funding sources/tools, and an estimated timeline for completion (ongoing, less than a year, within 1-2 years, or within 5 years). For some, but not all actions, specific metrics are also included (e.g., a set number of units or vouchers).

Figure 23. Affordable Housing Plan Implementation Strategy

Goal	Action	Partners	Funding / Tools	Timeline for Completion
Goal 1: Encourage a regional and fair share approach to housing				
	Action 1.a. Explore the adoption of a “Mobility Program”. This type of program would provide personalized services to households who wish to use their Housing Choice Vouchers in “areas of opportunity”. The City could also partner with an organization that currently provides such services, such as Mercy Housing.	Imagineers LLC, Mercy Housing	Section 8 Housing Choice Vouchers	1-2 years
	Action 1.b. Work with non-Hartford partners to adopt a regional approach to affordable housing development in Hartford County.	Hartford Delegation; Other State Elected Officials; Town Mayors	DOH & HUD funding sources for affordable housing development	5 years
Goal 2: Encourage housing production at all income levels and increase residential density citywide				
	<p>Action 2.a. Support increased residential density Downtown and work with Downtown developers to include 5-20% affordability within Downtown market rate rental projects when feasible. Creating this type of mixed income housing helps diversify housing options, and building higher-priced apartments could potentially help alleviate pressure on lower priced units.</p> <p>The City will support residential projects in a strategic and intentional manner, resulting in the creation of ~520 units in Downtown over the next 5 years. Of these ~520 units, 54 units (10%) are expected to be affordable. Specific projects are listed in Figure 24.</p>	Residential developers, Court of Common Council, CRDA	Tax Agreements; H.O.M.E, CRDA Funds, Project-Based Section 8 subsidies	5 years

Goal	Action	Partners	Funding / Tools	Timeline for Completion
	<p>Action 2.b. Support the targeted development of new affordable housing opportunities, including:</p> <ol style="list-style-type: none"> 1. Housing for seniors, veterans, and people with disabilities. These groups are some of the most underserved, struggle to find quality affordable housing, and tend to experience housing instability. 2. Redevelopment of existing public housing projects. Housing Authorities across the country have been tasked with redeveloping aged public housing projects that have suffered from disinvestment. The Hartford Housing Authority, in collaboration with private partners, is actively working towards redeveloping 3 projects: the Village at Park River and Willow Creek are actively underway, and Mary Shepard Place is in the planning process. Several phases of redevelopment are scheduled out to 2025. 3. Work with developers and DOH to renew the focus on mixed income housing development opportunities in neighborhoods (i.e. projects that include a mix of affordable and market rate units). The City's hope is to create economically and culturally diversity as it strives to achieve urban revitalization and vibrancy. The City will continue to seek substantive discussions regarding mixed income project development. <p>The City will support residential projects in a strategic and intentional way, resulting in ~800 units over the next 5 years. Of these 800 units, about 550 units (68%) are expected to be affordable. They will be funded using various sources (including the allocation of 100 Project-Based Vouchers, HOME, tax agreements, etc.) Specific projects are listed in Figure 25.</p>	<p>City, non-profit housing developers, Hartford Housing Authority</p>	<p>HOME; DOH; American Rescue Plan funds; Tax Abatement; and Project-Based Vouchers</p>	<p>5 years</p>
	<p>Action 2.c. Explore the adoption of more predictable affordability requirements as part of tax deals for market rate residential development, particularly in the Downtown. For example, this could include requiring a set share of affordable units, a pre-set AMI level, and/or a pre-determined period of time over which the units must remain affordable.</p>	<p>City (various divisions and departments), for-profit residential developers</p>	<p>Tax agreements</p>	<p>1-2 years</p>

Goal	Action	Partners	Funding / Tools	Timeline for Completion
	Action 2.d. Explore revisions to the City’s overall disposition strategy. The City of Hartford owns a significant amount of public land, and encouraging the use of surplus land for housing opportunities should be explored. Homeownership opportunities would likely be prioritized.	City (various divisions and departments); Court of Common Council	n/a	1-2 years
Goal 3: Improve housing quality and invest in existing affordable housing				
	Action 3.a. Improve at least 2,500 existing rental units over the next 5 years. This includes anticipated projects shown in Figure 26 , as well as other units to be improved through the city’s home improvement and lead abatement programs targeting low- and moderate-income owners and households.	City, developers, existing owners of multifamily buildings, individual homeowners	HLPF, Sustainable Solutions, Tax Credits, Tax Abatement, Section 8, CHFA, Lead Remediation	5 years
	Action 3.b. Continue to phase in the new Rental Licensing Program, until all eligible properties are covered by the new program.	City (various divisions and departments)	n/a	1-2 years
	Action 3.c. Continue the City’s ongoing partnership with Hartford Land Bank by transferring up to 100 vacant lots and existing residential structures where homeownership creation is the desired outcome.	City, Hartford Land Bank	Financial resources within the Land Bank, Gap financing program	Ongoing
Goal 4: Increase resources for tenants				
	Action 4.a. Explore the creation of a new security deposit program for tenants. Providing financial assistance for security deposits, on top of the rental assistance available from vouchers, could increase households’ ability to successfully secure housing in the private market. During the summer of 2022, City staff met with various housing & homelessness partners to discuss topics such as non-congregate shelters, wrap-around services, organization staffing levels, and possible financial assistance. A common theme expressed by stakeholders was the challenge tenants faced in securing and/or saving for a security deposit.	City, Housing Providers	H.O.M.E, H.O.M.E American Rescue Plan Funds	1-2 years
	Action 4.b. Provide direct financial assistance to low and moderate-income households in the form of tenant-based vouchers. In the next 5 years, the City will issue up to 1,440 potential Housing Choice Vouchers to newly participating individuals and households. Note that these vouchers are <i>mobile</i> , and can be utilized in “areas of opportunity” outside of city limits.	City, Imagineers	Section 8 Housing Choice Vouchers	5 years

Goal	Action	Partners	Funding / Tools	Timeline for Completion
	Action 4.c. Provide indirect financial assistance to low and moderate-income households in the form of project-based vouchers. The City will provide up to 100 Project-Based Vouchers to create affordability for tenants and income certainty for landlords.	City, Imagineers, affordable housing property owners	Section 8 Project-Based Vouchers	1-2 years
	Action 4.d. Increase the support provided to the Fair Rent Commission to support tenants. The City's Fair Rent Commission plans to hear 250 cases over the next five years (~50 cases per year) to help protect tenants from unfair rent increases. This could take the form of additional Commissioners, a streamlined process where possible, and improved online access.	City (Housing Division and Fair Rent Commission)	n/a	Ongoing
Goal 5: Encourage homeownership				
	Action 5.a. The City will create or support about 200 homeownership opportunities in the next 5 years for low to moderate individuals and families. This estimate is based on anticipated projects and the amount of funding available in the City's existing programs. See Figure 27 for a list of projects. The City's homeownership rate stands at 24%, one of the lowest in the state. Due to homeownership's direct and ancillary benefits to families, neighborhoods, and to communities as a whole, the City is prepared to invest in affordable homeownership opportunities.	Habitat for Humanity, Toraal, Southside Institutions Neighborhood Association (SINA); Hartford Housing Authority	HOME; American Rescue Plan Funds, House Hartford Program, Appraisal Gap Program	5 years
Goal 6: Strengthen families by preventing homelessness & providing supportive services				
	Action 6.a. Provide financial and administrative assistance for the transfer of the McKenny Shelter (which is located in an aged and dilapidated building) to the former Days Inn Hotel in the South Meadows. The new shelter will include up to 100 beds. This innovative non-congregate shelter model is intended to combat the spread of COVID-19 and other future pandemics.	Community Renewal Team, City, State	CDBG, DOH funding, city funding	Less than 1 year
	Action 6.a. Provide financial and administrative for the potential relocation of the South Park Inn shelter. If successful, the new, non-congregate facility is anticipated to include up to 100 beds.	South Park Inn, DOH, City	H.O.M.E. ARP funds and DOH	5 years

Goal	Action	Partners	Funding / Tools	Timeline for Completion
Goal 7: Communicate and advertise available resources to residents				
	Action 7.a. Provide regular updates to the Neighborhood Revitalization Zones (NRZ) on behalf of the Housing Division regarding available financial resources to homeowners and renters.	City (various divisions and departments)	n/a	Less than 1 year
	Action 7.b. Provide more information through social media presence and newsletters regarding available programs and resources.	City (various divisions and departments)	n/a	Less than 1 year
	Action 7.c. Increase counseling and education related to residents' rights under the Fair Housing Act, and advertise that the City has a Fair Housing Officer available to assist residents. The Fair Housing Act applies to both tenants and residents seeking to purchase homes. The City's analysis of impediments to fair housing identified lack of education among residents as an impediment.	City (various divisions and departments)	n/a	Less than 1 year
Goal 8: Advance racial and socio-economic equity				
	Several of the actions above will contribute to greater racial and socioeconomic equity in the city and the region, in particular Action 1.a, 1.b, 2.a, and 2.b.	See above	See above	Ongoing

Figure 24. Anticipated New Residential Development in Downtown Hartford as part of the City's 5-year Affordable Housing Plan

Project Name	Total Units	Market Rate Units	Affordable Units	% Affordable Units	AMI Level	Form of Assistance	Completion Date
DONO Parcel B (Phase I)	281	270	11	4%	50%-80%	HOME	2023
DONO Parcel B (Phase 2)	219	180	39	18%	50%-120%	HOME	2024
Arrowhead	18	14	4	22%	50%-80%	HOME	2023
Total	518	464	54	10%			

Source: City of Hartford Housing Division, August 2022.

Figure 25. Anticipated Residential Development Projects in non-Downtown Neighborhoods as part of the City's 5-year Affordable Housing Plan

Project/Development Name	Project Type	Total Units	Market Rate Units	Affordable Units	% Affordable Units	Neighborhood	AMI Level	Form of Assistance	Completion Date
Metro Plex Elderly Housing	Rental	29	0	29	100%	Northeast	25%-80%	HOME/DOH	2024
Fuller Brush Project	Rental	160	144	16	10%	Northeast	50%-80%	HOME	2024
MLK Apartments	Rental	155	61	94	61%	Sheldon-Oak	25%-80%	ARP, CRDA, DOH	2024
270 Albany Project	Rental	40	12	28	70%	Clay-Arsenal	30%-80%	DOH, Tax Credits, City	2023
The Village at Park River (formerly Westbrook) Phase 4, 5, and 6	Rental	160	24	136	85%	Blue Hills	25%-65%	Tax Credits, Tax Abatement, Project-Based Sec 8	2023 2024
Willow Creek (formerly Bowles Park) Phase 4, 5, 6, 7	Rental	265	22	243	92%	Blue Hills	25%-65%	Tax Credits, Tax Abatement, Project-Based Sec 8	2023 2024
Total		809	263	546	67%				

Source: City of Hartford Housing Division, August 2022.

Figure 26. Anticipated Rehabilitation of Existing Affordable Housing Projects as part of the City's 5-year Affordable Housing Plan

Project/Development Name	Project Type	Total Units	Market Rate Units	Affordable Units	% Affordable Units	Neighborhood	AMI Level	Form of Assistance	Completion Date
Clay Arsenal Renaissance OMNI	Rental	150	0	150	100%	Clay Arsenal	25%-80%	Tax Credits, Abatement	2023
Mercy Shelter Housing - Pliny Street	Rental	24	0	24	100%	Northeast	25%-80%	Tax Credits	2024
Dillion Place Apartments	Rental	65	0	65	100%	Sheldon-Oak	25%-60%	Tax Credits, Abatement	2023
Wethersfield Commons - CRT	Rental	12	0	12	100%	Sheldon-Oak	25%-60%	Abatement, Section 8	2023
Tuscan II Homes	Rental	120	0	120	100%	Northeast	25%-80%	Tax Abatement	2023
Hartford Assisted Living Partnership - CRT (90 Retreat Avenue)	Rental	100	0	100	100%	South Green	25%-60%	Tax Abatement, CHFA	2024
Shepherd Park	Rental/ Elderly	373	0	373	100%	Westend/ Parkville	25-60%	Tax Abatement, CHFA	2025
Total		844	0	844	100%				

Source: City of Hartford Housing Division, August 2022.

Figure 27. Anticipated New Affordable Homeownership Opportunities, as part of the City's 5-year Affordable Housing Plan

Project/Development Name	Project Type	Total Units	Ownership Units	Rental Units*	Neighborhood	Homeowner AMI Level	Form of Assistance	Anticipated Completion Date
Habitat for Humanity residential projects	H/O	10	9	1	Various	50%-80%	ARPA Funds	2023-2024
Southside Institutions Neighborhood Association (SINA) residential projects	H/O	16	8	8	Parkville	25% -80%	ARPA Funds	2023-2024
The Village at Park River (formerly Westbrook) Phase 5 or 6	H/O	18	18	0	Blue Hills	80%	DOH, Private Funds	2024
Willow Creek (formerly Bowles Park) Phase 5 or 6	H/O	29	29	0	Blue Hills	80%	DOH, Private Funds	2024
City of Hartford's HouseHartford Downpayment Assistance Program	H/O	120	75	45	Northeast	50%-80%	HouseHartford Downpayment Assistance Program	2022-2027
Hartford Landbank, LLC	H/O	37	25	12	Various	80%	DOH, Private Funds	2022-2027
City of Hartford's Gap Program	H/O	13	5	8	Various	80%-120%	Gap Program, Private, CHFA	2022-2024
Neak Construction, LLC	H/O	4	2	2	Northeast (Enfield Street)	80%	HOME	2024
Total		247	171	76				

*Note that in some cases, new affordable homeownership projects will consist of 2-unit residential structures, where one unit will be owner-occupied and the other will be rented. For this reason, there are rental units included in the anticipated 5-year pipeline.

Source: City of Hartford Housing Division, August 2022.

V. Appendices



Photo source: City of Hartford, Housing Division.

V. Appendices

Appendix A. Glossary of Terms

SOURCES

The definitions below are direct excerpts from a glossary included in the Urban Institute’s February 2021 report entitled “Housing Connecticut’s Future: Meeting the State’s Affordable and Accessible Housing Needs”. The full report and glossary are available at the following link:

<https://www.urban.org/research/publication/housing-connecticuts-future-meeting-states-affordable-and-accessible-housing-needs#:~:text=To%20create%20housing%20that%20meets,for%20very%2Dlow%20income%20households.>

The “Area of Opportunity” definition was obtained from SV @ Home’s website, available here:

<https://siliconvalleyathome.org/high-opportunity-areas/>

GLOSSARY

Affordable housing. Housing that costs no more than 30 percent of a household’s gross income. Affordable housing can be either consist of subsidized housing (housing that is affordable because it receives financial assistance from local, state, federal, or other private subsidy) or unsubsidized housing (housing that is relatively affordable due to age, quality, or size). (Urban Institute, 2021).

Area of Opportunity. “High opportunity areas are places that currently have strong economic, environmental, and educational outcomes. Locating affordable housing in high opportunity areas would result in more racial integration of neighborhoods and towns, and offer new economic opportunities to low-income people. High opportunity areas should be a top factor in considering the share of total housing need allocated to each jurisdiction. This also fulfills one of [HUD]’s core mandates, affirmatively furthering fair housing, an initiative begun by HUD in 2015. The concept of affirmatively furthering fair housing is defined as housing policy, program guidelines, and regulations that have untapped potential to both prevent further segregation and poverty concentration as well as encourage access to opportunity. [...] Promoting greater housing opportunities in area/surrounding towns is a proven way to help advance regional priorities such as economic mobility, as well as being the metric most clearly consistent with the statutory requirement to affirmatively further fair housing.” (SV @Home, 2020)

Area median income (AMI). “Every year, the federal Department of Housing and Urban Development (HUD) develops income limits for its assisted housing programs by calculating the total income for the median (or middle) household in different regions of the country. AMIs vary by both region and household size.³⁷ Many states and localities use AMIs to establish income eligibility for locally funded housing programs.” (Urban Institute, 2021).

Housing cost burden. “A household that pays 30 percent or more of its income on total housing costs (including rent, mortgage payments, utilities, fees, and real estate taxes) is considered housing cost burdened (Schwartz and Wilson 2008, 1–3).” (Urban Institute, 2021).

Household. “All the people who occupy a housing unit. The occupants may be a single family, a person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements (US Census Bureau, n.d., 76).” (Urban Institute, 2021).

Market-rate housing. “Housing that is freely priced according to the local market, without any subsidies, price controls, or other restrictions that lower the cost to owners or renters.” (Urban Institute, 2021).

Project-based vouchers. “Vouchers that subsidize a specific housing unit, rather than a household, as part of a public housing agency’s federal housing choice voucher program. Project-based vouchers are used to create or maintain affordability in privately owned developments and can be converted to housing choice vouchers under certain conditions.⁴⁰Public housing. A federal program that provides subsidies to local public housing agencies that own, operate, and maintain affordable rental housing for eligible low-income families, the elderly, and people with disabilities.” (Urban Institute, 2021).

Public housing. “A federal program that provides subsidies to local public housing agencies that own, operate, and maintain affordable rental housing for eligible low-income families, the elderly, and people with disabilities.” (Urban Institute, 2021).

Vacant housing (vacancy rate). “Housing units that have no one living in them. The housing vacancy rate is the proportion of vacant-for-sale and vacant-for-rent units out of all vacant and occupied housing units (US Census Bureau n.d., 41-2).” (Urban Institute, 2021).

Vouchers. “A generic term for various tenant-based subsidy programs. The largest such program is housing choice vouchers, a federal program that is administered by local public housing agencies and allows very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided for the family or individual, participants may choose any housing that meets program requirements and are not limited to units in subsidized housing projects.⁴³ (Note: Project-based vouchers are a part of the housing choice voucher program but are not tenant-based subsidies.)” (Urban Institute, 2021).

Appendix B. Connecticut Department of Housing Affordable Housing Appeals List for 2021

Figures 28 and 29 provide detailed data from the State DOH on each town's housing affordability stock. These are the official Appeals Lists used by the state to determine a town's status per CGS Section 8-30g. Figure 27 includes non-exempt municipalities (those that do not meet the 10% affordability threshold) and Figure 28 lists exempt municipalities (those that do exceed the 10% affordability threshold).

Figure 28. State DOH 2021 Affordable Housing Appeals List – Non-Exempt Municipalities

2021 Affordable Housing Appeals List – Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2020 Percent Affordable
Andover	1,317	24	1	29	0	54	4.10%
Ashford	1,903	32	0	32	0	64	3.36%
Avon	7,389	244	21	36	1	302	4.09%
Barkhamsted	1,589	0	5	21	0	26	1.64%
Beacon Falls	2,509	0	4	38	0	42	1.67%
Berlin	8,140	556	50	124	4	734	9.02%
Bethany	2,044	0	2	11	0	13	0.64%
Bethel	7,310	192	30	132	87	441	6.03%
Bethlehem	1,575	24	0	5	0	29	1.84%
Bolton	2,015	0	2	29	0	31	1.54%
Bozrah	1,059	0	3	27	0	30	2.83%
Branford	13,972	243	73	152	9	477	3.41%
Bridgewater	881	0	0	1	0	1	0.11%
Brookfield	6,562	155	22	97	77	351	5.35%
Brooklyn	3,235	232	10	63	0	305	9.43%
Burlington	3,389	27	0	44	0	71	2.10%
Canaan	779	1	3	4	1	9	1.16%
Canterbury	2,043	76	1	61	0	138	6.75%
Canton	4,339	251	31	48	32	362	8.34%
Chaplin	988	0	2	35	0	37	3.74%
Cheshire	10,424	258	23	88	17	386	3.70%
Chester	1,923	23	4	15	0	42	2.18%
Clinton	6,065	105	8	60	0	173	2.85%
Colchester	6,182	364	37	132	4	537	8.69%
Colebrook	722	0	1	6	1	8	1.11%
Columbia	2,308	24	2	57	0	83	3.60%
Cornwall	1,007	28	2	6	0	36	3.57%
Coventry	5,099	103	4	120	20	247	4.84%
Cromwell	6,001	212	9	173	0	394	6.57%
Darien	7,074	161	14	2	104	281	3.97%
Deep River	2,096	26	6	32	0	64	3.05%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2020 Percent Affordable
Durham	2,694	36	1	26	0	63	2.34%
East Granby	2,152	72	2	42	0	116	5.39%
East Haddam	4,508	73	2	59	0	134	2.97%
East Hampton	5,485	64	7	83	25	179	3.26%
East Haven	12,533	542	167	274	0	983	7.84%
East Lyme	8,458	396	19	86	19	520	6.15%
Eastford	793	0	0	10	0	10	1.26%
Easton	2,715	0	0	3	15	18	0.66%
Ellington	6,665	260	5	104	0	369	5.54%
Essex	3,261	75	2	16	16	109	3.34%
Fairfield	21,648	231	139	56	182	608	2.81%
Farmington	11,106	470	115	128	155	868	7.82%
Franklin	771	27	2	19	0	48	6.23%
Glastonbury	13,656	604	49	108	2	763	5.59%
Goshen	1,664	1	1	4	0	6	0.36%
Granby	4,360	85	2	46	5	138	3.17%
Greenwich	25,631	879	458	13	38	1,388	5.42%
Griswold	5,118	222	57	144	0	423	8.26%
Guilford	9,596	186	10	32	0	228	2.38%
Haddam	3,504	22	1	27	0	50	1.43%
Hamden	25,114	1,048	818	473	4	2,343	9.33%
Hampton	793	0	1	11	0	12	1.51%
Hartland	856	2	0	6	0	8	0.93%
Harwinton	2,282	22	6	34	5	67	2.94%
Hebron	3,567	58	3	44	0	105	2.94%
Kent	1,665	58	4	4	0	66	3.96%
Killingworth	2,598	0	0	16	5	21	0.81%
Lebanon	3,125	26	3	76	0	105	3.36%
Ledyard	5,987	32	12	210	6	260	4.34%
Lisbon	1,730	2	0	58	0	60	3.47%
Litchfield	3,975	140	3	30	19	192	4.83%
Lyme	1,223	0	0	5	8	13	1.06%
Madison	8,049	90	3	9	33	135	1.68%
Mansfield	6,017	175	128	80	2	385	6.40%
Marlborough	2,389	24	0	24	0	48	2.01%
Middlebury	2,892	77	5	18	20	120	4.15%
Middlefield	1,863	30	3	18	1	52	2.79%
Milford	23,074	728	244	168	74	1,214	5.26%
Monroe	6,918	35	5	44	8	92	1.33%
Montville	7,407	81	54	247	0	382	5.16%
Morris	1,314	20	3	5	0	28	2.13%
Naugatuck	13,061	493	305	344	0	1,142	8.74%
New Canaan	7,551	175	19	5	21	220	2.91%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2020 Percent Affordable
New Fairfield	5,593	0	2	53	17	72	1.29%
New Hartford	2,923	12	3	47	15	77	2.63%
New Milford	11,731	319	41	153	20	533	4.54%
Newington	13,011	531	128	437	36	1,132	8.70%
Newtown	10,061	134	7	80	32	253	2.51%
Norfolk	967	21	1	5	0	27	2.79%
North Branford	5,629	62	14	45	0	121	2.15%
North Haven	9,491	393	51	85	23	552	5.82%
North Stonington	2,306	0	1	21	6	28	1.21%
Old Lyme	5,021	64	2	14	3	83	1.65%
Old Saybrook	5,602	52	15	21	73	161	2.87%
Orange	5,345	46	10	10	6	72	1.35%
Oxford	4,746	36	3	26	0	65	1.37%
Plainville	8,063	205	46	282	22	555	6.88%
Plymouth	5,109	178	20	174	0	372	7.28%
Pomfret	1,684	32	2	13	0	47	2.79%
Portland	4,077	185	90	64	0	339	8.31%
Preston	2,019	40	5	38	0	83	4.11%
Prospect	3,474	0	4	43	45	92	2.65%
Redding	3,811	0	2	15	0	17	0.45%
Ridgefield	9,420	175	6	26	79	286	3.04%
Rocky Hill	8,843	235	62	157	0	454	5.13%
Roxbury	1,167	19	0	5	0	24	2.06%
Salem	1,635	0	4	30	0	34	2.08%
Salisbury	2,593	24	0	2	14	40	1.54%
Scotland	680	0	1	28	0	29	4.26%
Seymour	6,968	262	29	98	0	389	5.58%
Sharon	1,775	32	1	3	0	36	2.03%
Shelton	16,146	254	40	118	82	494	3.06%
Sherman	1,831	0	1	6	0	7	0.38%
Simsbury	9,123	289	63	86	0	438	4.80%
Somers	3,479	146	7	33	0	186	5.35%
South Windsor	10,243	443	57	186	12	698	6.81%
Southbury	9,091	90	7	31	0	128	1.41%
Southington	17,447	499	62	317	54	932	5.34%
Sprague	1,248	20	12	24	1	57	4.57%
Stafford	5,124	257	20	115	0	392	7.65%
Sterling	1,511	0	6	21	0	27	1.79%
Stonington	9,467	441	19	79	2	541	5.71%
Stratford	21,091	524	425	344	33	1,326	6.29%
Suffield	5,469	296	6	48	15	365	6.67%
Thomaston	3,276	104	5	97	0	206	6.29%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2020 Percent Affordable
Thompson	4,171	151	13	42	0	206	4.94%
Tolland	5,451	127	12	95	3	237	4.35%
Trumbull	13,157	315	19	82	315	731	5.56%
Union	388	0	0	6	0	6	1.55%
Voluntown	1,127	20	1	22	0	43	3.82%
Wallingford	18,945	354	142	296	35	827	4.37%
Warren	811	0	0	1	0	1	0.12%
Washington	2,124	17	2	3	23	45	2.12%
Waterford	8,634	213	33	239	0	485	5.62%
Watertown	9,096	205	33	216	0	454	4.99%
West Hartford	26,396	643	852	320	250	2,065	7.82%
Westbrook	3,937	140	5	29	29	203	5.16%
Weston	3,674	0	2	6	0	8	0.22%
Westport	10,399	265	60	2	63	390	3.75%
Wethersfield	11,677	705	109	258	0	1,072	9.18%
Willington	2,637	160	6	35	0	201	7.62%
Wilton	6,475	158	9	14	51	232	3.58%
Windsor	11,767	154	288	420	26	888	7.55%
Wolcott	6,276	313	14	174	0	501	7.98%
Woodbridge	3,478	30	8	3	0	41	1.18%
Woodbury	4,564	60	4	27	0	91	1.99%
Woodstock	3,582	24	0	28	0	52	1.45%
TOTAL	818,763	21,396	5,920	10,687	2,405	40,408	3.94%

Source: Connecticut Department of Housing, 2021.

Figure 29. State DOH 2021 Affordable Housing Appeals List – Exempt Municipalities

2021 Affordable Housing Appeals List - Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
Ansonia	8,148	366	799	138	0	1,303	15.99%
Bloomfield	9,019	574	114	303	0	991	10.99%
Bridgeport	57,012	6,949	4351	815	19	12,134	21.28%
Bristol	27,011	2,006	950	1,031	0	3,987	14.76%
Danbury	31,154	1,652	1258	465	221	3,596	11.54%
Derby	5,849	275	314	102	0	691	11.81%
East Hartford	21,328	1,593	809	964	0	3,366	15.78%
East Windsor	5,045	559	37	102	0	698	13.84%
Enfield	17,558	1,360	221	592	7	2,180	12.42%
Groton	17,978	3,727	103	335	10	4,175	23.22%
Hartford	51,822	10,733	8,723	1,441	0	20,897	40.32%
Killingly	7,592	467	152	167	0	786	10.35%
Manchester	25,996	1,871	979	872	32	3,754	14.44%
Meriden	25,892	1,976	1,360	956	11	4,303	16.62%
Middletown	21,223	3,116	1,129	486	25	4,756	22.41%
New Britain	31,226	3,017	1,583	1,109	100	5,809	18.60%
New Haven	54,967	9,652	7,142	891	457	18,142	33.01%
New London	11,840	1,600	490	475	101	2,666	22.52%
North Canaan	1,587	148	0	14	0	162	10.21%
Norwalk	35,415	2,245	1,546	385	667	4,843	13.67%
Norwich	18,659	2,296	796	516	0	3,608	19.34%
Plainfield	6,229	377	196	191	4	768	12.33%
Putnam	4,299	413	63	70	0	546	12.70%
Stamford	50,573	4,219	2,073	383	1270	7,945	15.71%
Torrington	16,761	912	328	513	17	1,770	10.56%
Vernon	13,896	1,509	470	348	12	2,339	16.83%
Waterbury	47,991	5,385	3,156	1,597	48	10,186	21.22%
West Haven	22,446	1,024	2,119	395	0	3,538	15.76%
Winchester	5,613	350	170	84	0	604	10.76%
Windham	9,570	1,776	597	338	0	2,711	28.33%
Windsor Locks	5,429	297	154	224	0	675	12.43%
Total	669,128	72,444	42,182	16,302	3,001	133,929	17.09%

Source: Connecticut Department of Housing, 2021.

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