

City of Hartford Draft Affordable Housing Plan

Planning & Zoning Commission

September 27, 2022



Agenda

1. Context and process
2. Highlights from the Draft Plan
 - a. Summary of City programs/tools
 - b. Summary of housing needs, opportunities, and challenges
 - c. Five-year implementation strategy
3. Questions and discussion



1. Context and Process



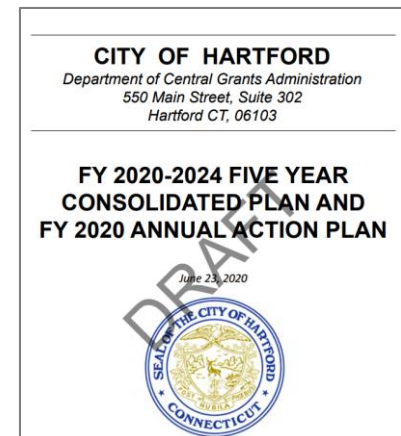
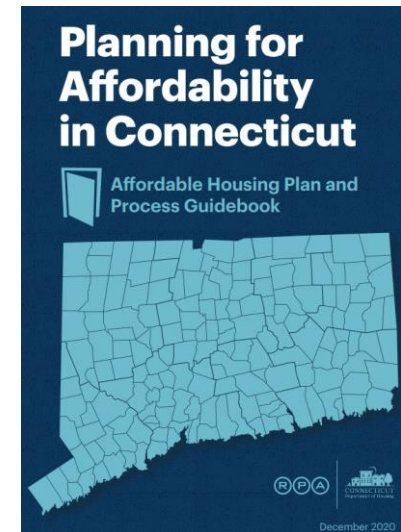
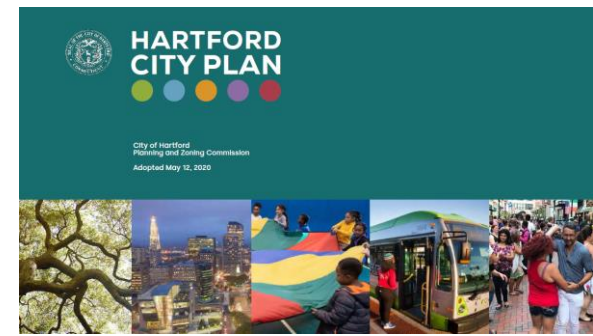
Why prepare an Affordable Housing Plan?

- CGS Section 8-30j requires every municipality to adopt and update an Affordable Housing Plan every five years.
 - The plan must show how the municipality "intends to increase the number of affordable housing developments in the municipality."
 - Meant to address shortcomings of Sec. 8-30g, whereby towns with <10% of affordable units must allow certain affordable housing projects.
- Hartford has ~40% affordable units, per DOH estimates.
- This as an opportunity to inform the public, and be proactive in planning for and incentivizing affordable housing.
- We also see the need for a stronger regional approach to affordable housing.



Process

- This first draft was prepared by the City's Housing Division + Planning & Zoning Division
- Relied on various existing plans:
 - Affordable Housing Plan & Process Guidebook by RPA/DOH
 - 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
 - Other studies prepared for the City over the last few years
- We are now in the outreach phase



Tentative timeline



2. Highlights from the Affordable Housing Plan



Defining affordable housing

- Housing is “affordable” if a household spends 30% or less of its gross income on housing costs.
- The Plan looks at “housing affordability” broadly, as there are a range of tools to produce and protect affordable housing. This also helps contribute to a diversity of housing options, which is a priority for the City.

Subsidized units

- Receive some form of public subsidy.
- Often serve low-income households earning < 80% of AMI.
- Rental: income and rent limits enforced through deed restrictions or other financing mechanisms. E.g., public housing; LIHTC; Housing Choice Vouchers.
- Ownership: in Hartford, usually in the form of direct subsidies to prospective buyer, rather than restrictions on sale price.

Unsubsidized units

- Do not receive public funding
- No formal restrictions on rents or sales prices
- Offer relatively cheaper rents or prices due to their condition, size, or age.
- E.g., older apartments in poor condition, Accessory Dwelling Units (ADUs), or micro-units that achieve lower rents due to their size.



Hartford's housing ecosystem

- Many different private and public actors help fund, build, and preserve affordable housing in Hartford.

State and Federal Agencies

- **U.S. Housing and Urban Development (HUD)** - funds various programs such as Housing Choice Vouchers (Section 8), HOME, etc.
- **Connecticut Department of Housing (DOH)** - funds a range of funding sources and programs such as the Affordable Housing Program, Housing Trust Fund, etc.
- **Connecticut Housing Finance Authority (CHFA)**: Allocates Low-Income Housing Tax Credits (LIHTC); manages lending for first-time homeowners; provides funding to local government and community partners for housing programs.
- Together, these state and federal entities play a key role in funding & financing affordable units in Hartford through various financing tools.

City of Hartford

- **The City's Housing Division** administers several programs for renters, homeowners, people experiencing homelessness, and large-scale developers.
- **Other City departments/divisions**: Several others also affect housing issues. For example, the Planning Division affects land use and density; the Licenses & Inspections Division oversees housing code inspections; Health and Human Services Department offers grant for health-related home improvements; the Economic Development Division negotiates deals to finance larger-scale development, etc.
- An inventory of city-led programs is provided in the following section.

Housing Authority of the City of Hartford (HACH)

- **The Housing Authority of the City of Hartford** is the public housing authority for the city. They own and operate 13 public housing projects citywide. HACH also operates a Housing Choice Voucher program.

Housing Providers

- **Nonprofit affordable housing developers**: A range of organizations work to build, operate, and maintain affordable housing in Hartford, such as Mutual Housing of Greater Hartford; NINA/SINA; Habitat for Humanity; My Sister's Place; Sheldon-Oak Central; Preservation of Affordable Housing; and several others.
- **Residential Developers**: Market-rate developers may also have a portion of their units set-aside as affordable, even if they primarily build market rate housing.

Community, Advocacy, and Social Service Partners

- **Hartford Land Bank**: Nonprofit organization created in 2017 by City initiative to reduce blight in Hartford. The HLB works in close partnership with the City to take over city-owned vacant land and/or vacant structures, bring them back into useful life, and transfer them back to responsible property owners.
- **Imagineers**: Nonprofit organization that manages the City Housing Division's Housing Choice Vouchers.
- **Journey Home**: Nonprofit organization that leads homelessness prevention work in the greater Hartford region.
- **Community Renewal Team**: Nonprofit organization offering social services addressing homelessness, hunger, unemployment, and poverty; also operates the McKenny Shelter.
- Many others advocacy groups, social services organizations, and shelters (LISC, Partnership for Strong Communities, Desegregate CT, Hands-on-Hartford, etc.)

What programs & tools does the City currently manage?

Category	Program/Tool	Selected Outcomes
Resources for existing homeowners	<ul style="list-style-type: none"> • Housing Preservation Loan Fund (HPLF) • Sustainable Housing Solutions (SHS) • Flood Mitigation Assistance Program • Property Tax Reduction + Elderly Tax Relief 	HPLF and SHS helped improve ~164 units in for households at 25-80% of AMI from 2016-2022
Resources to encourage homeownership	<ul style="list-style-type: none"> • HouseHartford Homebuyer Assistance Program 	~185 affordable homeownership opportunities for households at 60-80% of AMI from 2016-2022
Resources for renters	<ul style="list-style-type: none"> • Rental Licensing Program • Fair Rent Commission • Housing Choice Vouchers (Section 8) 	Fair Rent Commission has been hearing more cases since COVID (40 in 2021, 44 in 2022 so far)
Resources addressing homelessness	<ul style="list-style-type: none"> • Housing Choice Vouchers: Homeless Set-Aside • Emergency Vouchers • Financial and administrative support for shelters • Homeless Outreach and Encampment Protocol 	~248 vouchers for chronically homeless individuals, working with Journey Home, from 2016-2022

What programs & tools does the City currently manage?

Category	Program/Tool	Selected Outcomes
Resources for developers/ large scale property owners	<ul style="list-style-type: none"> • HOME funding (federal) • Project-Based Vouchers • Tax Deals • Residential Tax Abatement Program 	Various new development / redevelopment projects (The Hub, New Samaritan Elderly Housing, Capitol Lofts, Teachers Village) and rehab of existing projects
Land use tools	<ul style="list-style-type: none"> • Form-Based Zoning Code (TOD Overlay, multifamily residential permitted by-right, no parking minimums) • Accessory Dwelling Units (ADUs) • Regulation of Short-term Rental Housing 	Ongoing utilization of new zoning code Update to ADU regulations with new legislation
Other	<ul style="list-style-type: none"> • Fair Housing resources • Local and Minority contracting • Lead Hazard Reduction Grant 	Fair Housing Officer available to respond to questions

Housing Needs Assessment



Hartford's Housing & Demographic Facts

Hartford's median household income (\$34k) is lower than County and State, with a discrepancy between owners (\$65k) and renters (\$26k)

19% of units are single-family homes vs. 81% multifamily

23% of units are owner-occupied vs. 77% renter-occupied

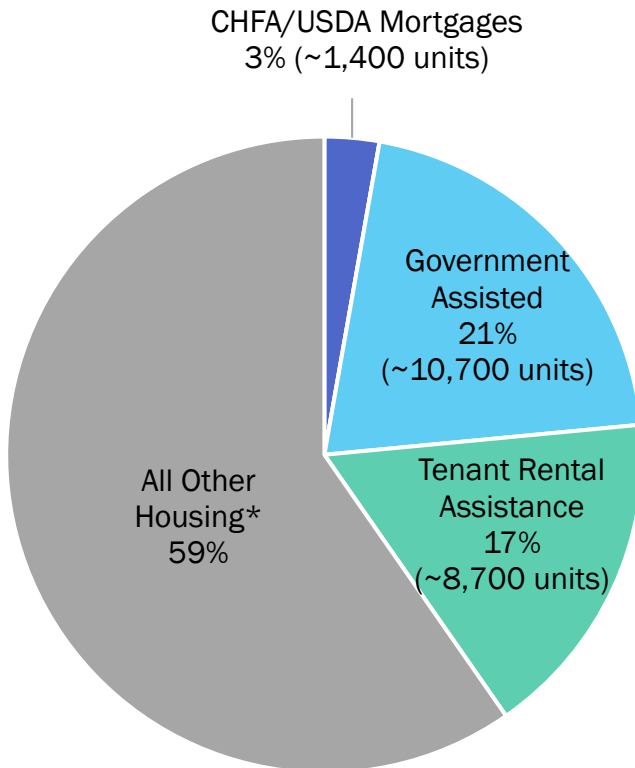
Hartford has an old housing stock: 50% of units were built prior to 1950; only a quarter built since 1970

Renters are especially housing-cost burdened. One third of renters pay 50%+ of income on housing costs; 20% spend 30-50% of income on housing costs.

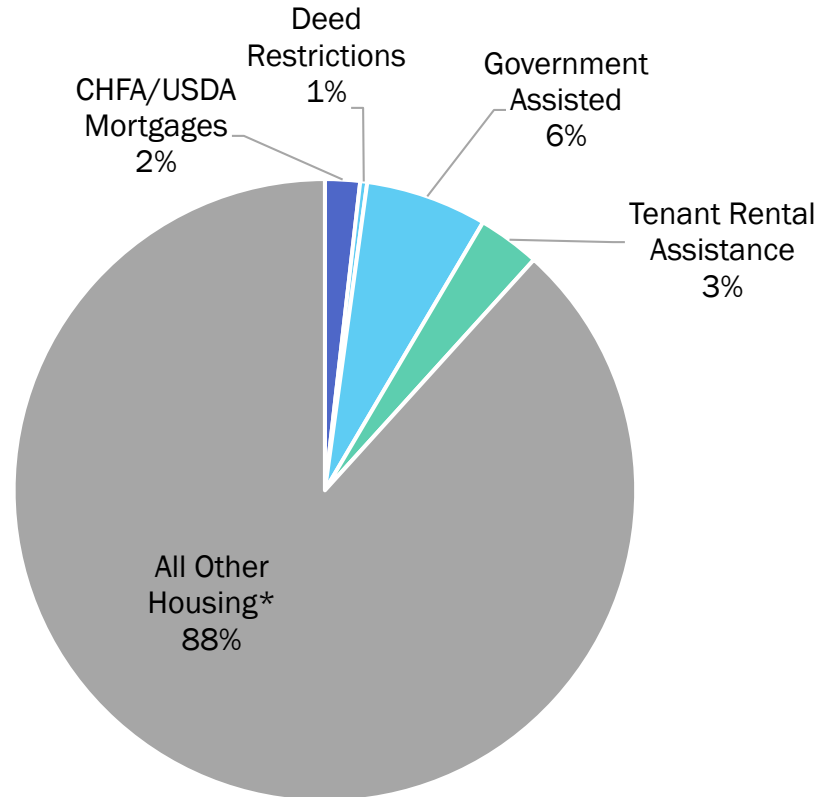


Existing supply of subsidized affordable housing by type

City of Hartford



Connecticut

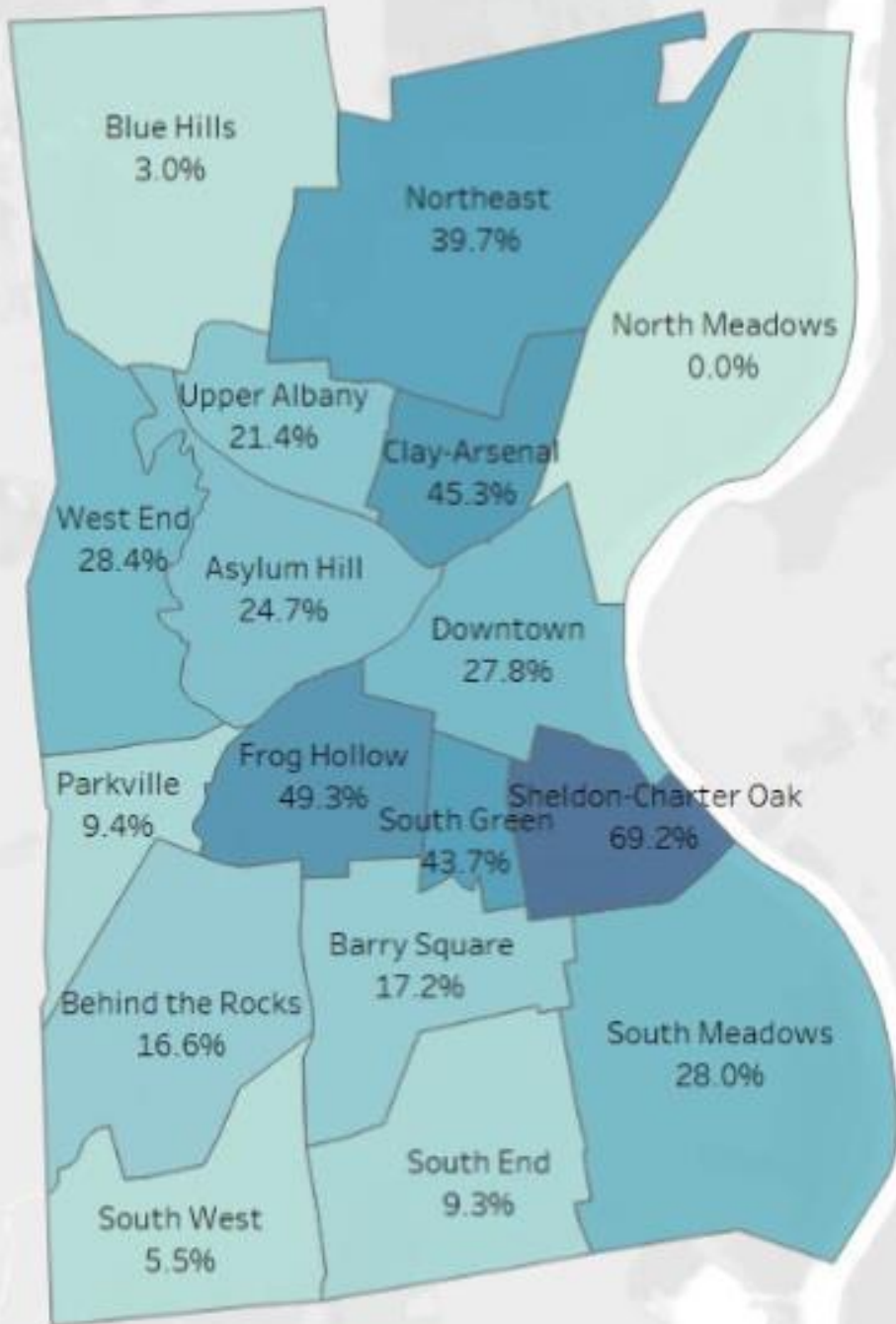


*May include housing that offers relatively affordable rents/prices, but that are unsubsidized.

Source: Department of Housing Appeals List, 2021



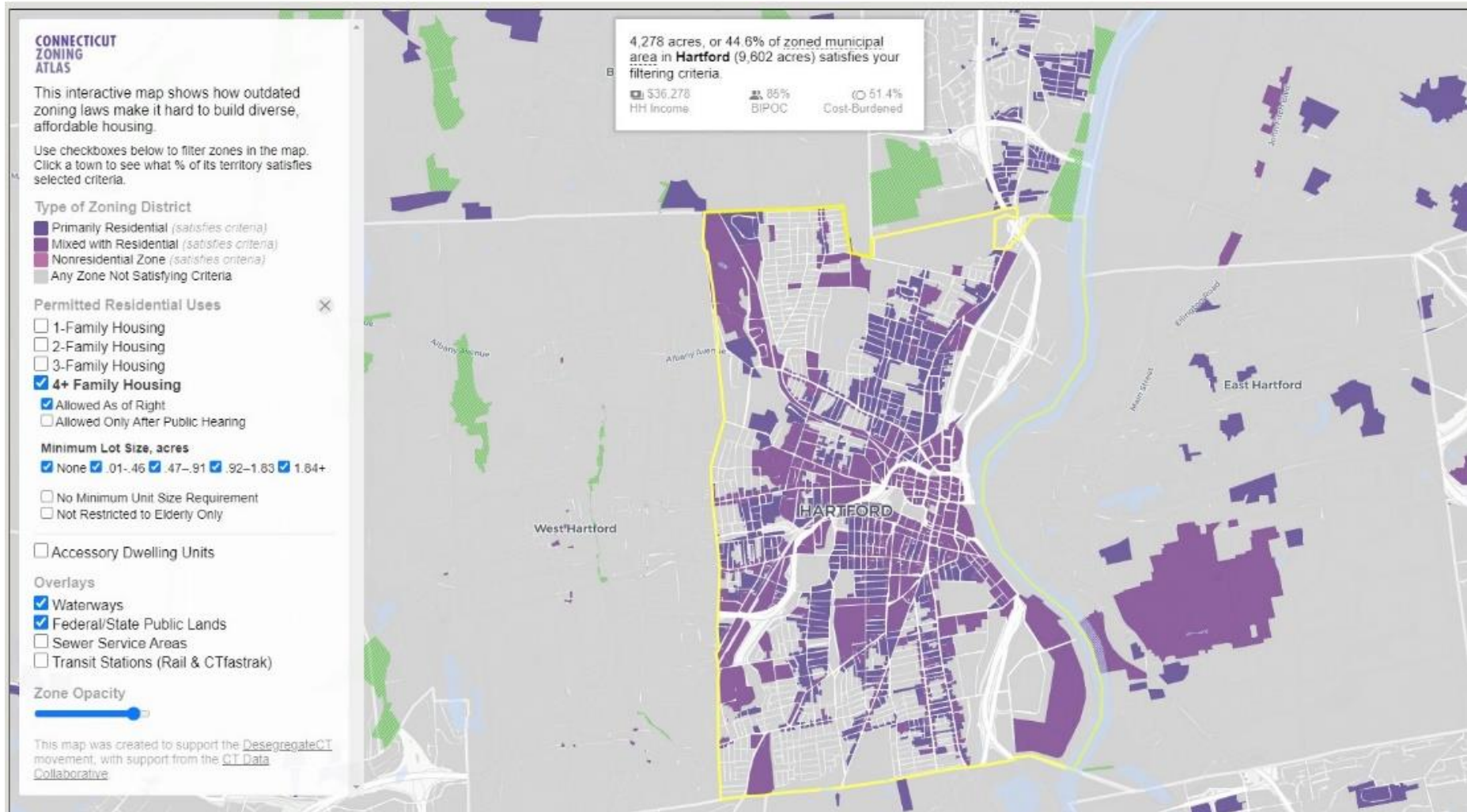
Existing supply of subsidized affordable housing by neighborhood



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

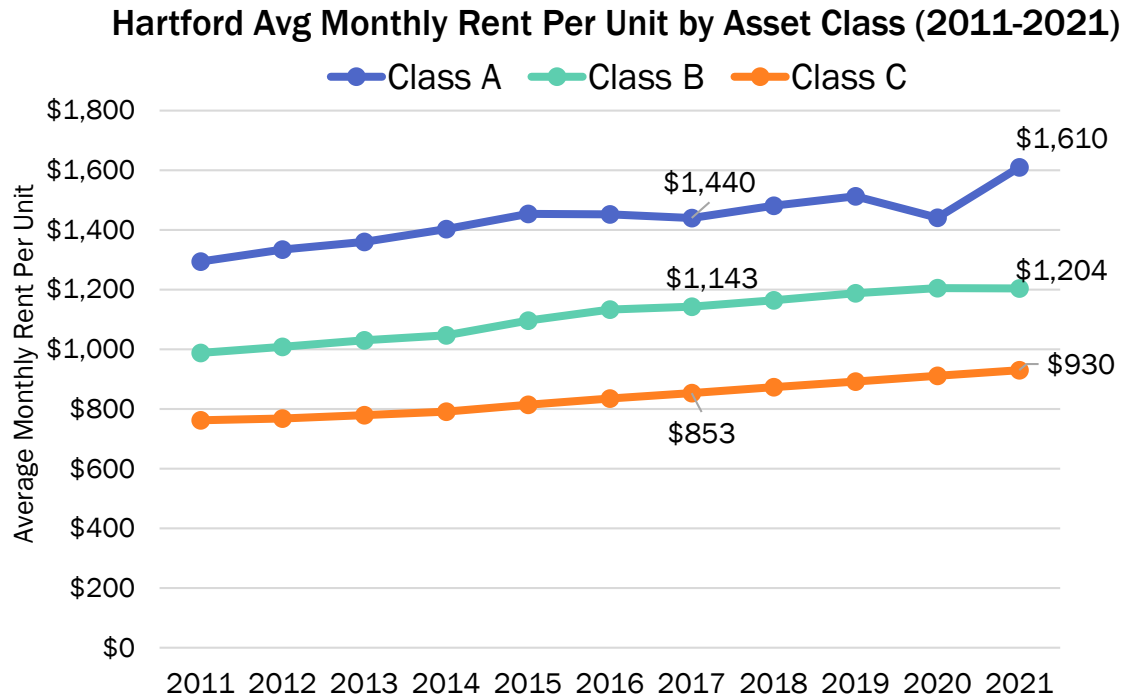


Parcels where multifamily housing (4+ unit) is permitted by-right



Rental housing market

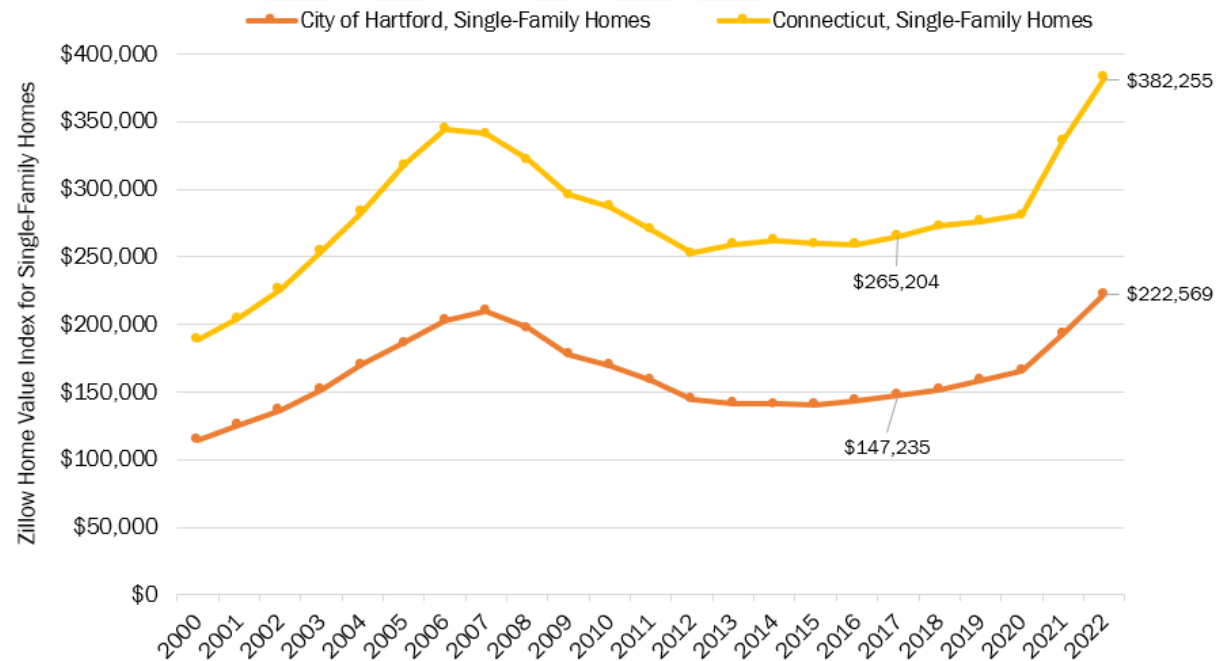
- After a lack of construction in recent decades, demand for new rental multifamily seems to be increasing.
- The number of multifamily rental units increased by 8% from 2017 to 2021 (1,231 units). Most projects are Downtown or Downtown-adjacent.
- Most of these newer projects have shown low vacancy rates.
- Rents increased most rapidly for Class A (12% increase from 2017-2021), compared to Class B (5% increase) and Class C (9% increase).
- While rising rents may indicate increasing market strength, they can also be a double-edged sword, with the potential to negatively impact housing cost-burdened households. (E.g., Arrowhead Gateway: how can existing residents benefit from new housing?)
- *Discussion question: How to plan for these different impacts?*



Sales housing market

- Single-family home values were stagnant from 2012 to 2017. Since 2020, they have risen dramatically, reflective of the impacts of COVID-19.
- From 2017-2022, the typical value of single-family homes in Hartford increased by 51%, now around \$223k. In CT, typical home values increased by 44%, now around \$382k.
- **While rising home values can be beneficial for existing homeowners, they can also be a barrier for lower- or moderate-income households seeking to become first-time homeowners.**
- *Discussion question: How do we take this into account in the City's effort to encourage affordable homeownership?*

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



CHFA's housing gap assessment

- The CHFA conducted a “housing gap analysis” to estimate the “need for *available* and *affordable* units by AMI category.”
- On the rental side, in Hartford County, the CHFA found the largest deficit of units for households earning < 30% of AMI and households earning >80% of AMI.
- There is likely market demand for higher-priced units, aimed at higher income households. This could free up lower-priced units for lower-income households.
- However, existing housing serving lower-income groups must also be improved to ensure these units are safe and in good condition.
- *Discussion question: What does the housing gap look like for ownership housing? This is something we want to dig into more.*



Summary of opportunities



Hartford's stock of subsidized and naturally occurring affordable housing is a valuable resource that should be preserved and invested in.



The City has an array of tools and programs at its disposal to support renters and homeowners.



Hartford's Zoning Regulations allow for flexible housing types (multifamily, ADUs, TOD)

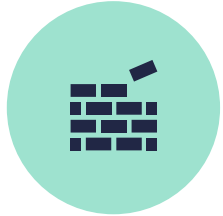


There is demand for new market-rate multifamily residential, especially in Downtown and adjacent neighborhoods.



Recent efforts by stakeholders have mainstreamed the idea and practice of “mobility to areas of opportunity”.

Summary of challenges & needs



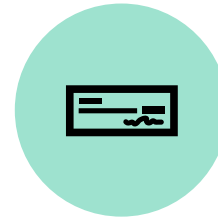
Homeownership opportunities are lacking for low/moderate-income households. Rising prices and interest rates are exacerbating this issue.



There has been an increase in tenant complaints to the Fair Rent Commission since onset of COVID-19.



Many households are moderately or severely cost-burdened, especially renters. Increasing rents could further exacerbate this.



Lower-income renter households struggle to provide a security deposits (high upfront cost).



There is a lack of affordable housing targeted to seniors, veterans, and people with disabilities.

Summary of challenges & needs



The City has a significant amount of aged, substandard housing stock in need of improvement.



There continues to be a concentration of affordable housing in certain neighborhoods. Most state/federal sources do not fund mixed-income housing.



There is an need to address fair housing issues. Residents may not be aware of their rights under the Fair Housing Act.



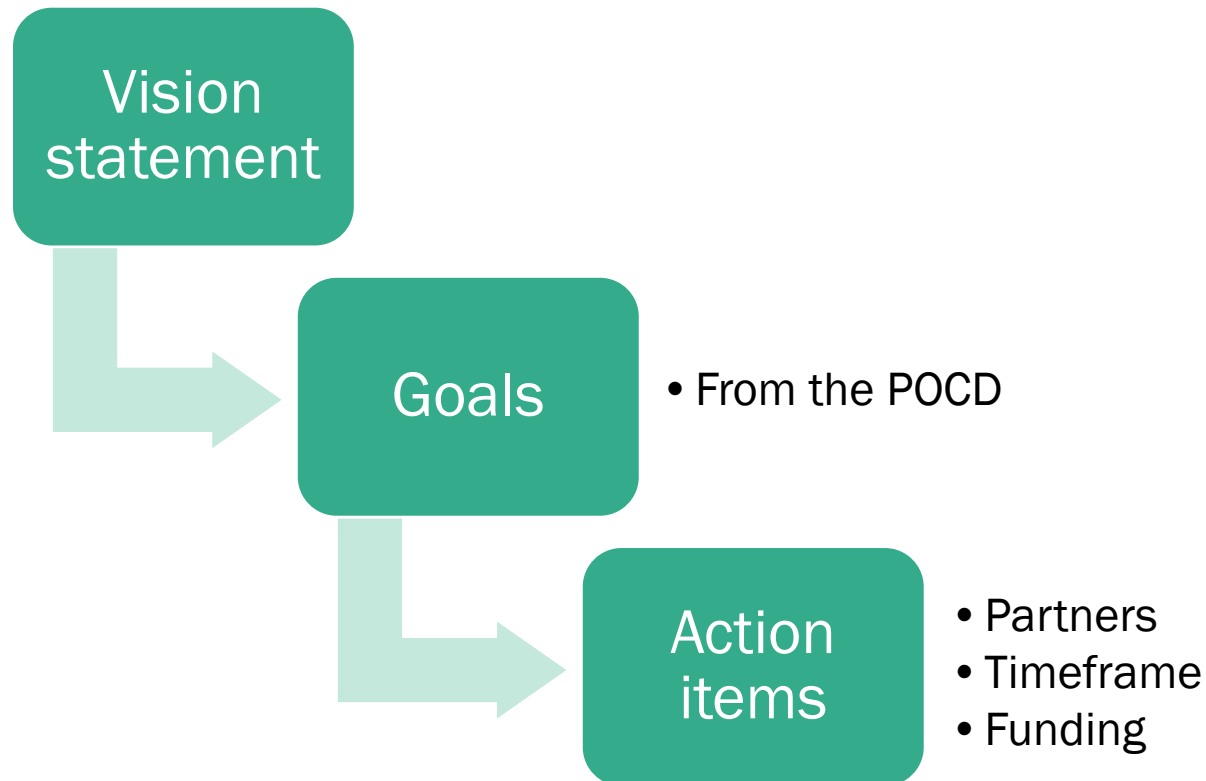
The state and region lack a comprehensive fair share/regional approach to affordable housing and related social services.

Implementation Strategy



Implementation Strategy


Based on findings from the previous sections, we developed a DRAFT implementation strategy organized in the following way:





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.



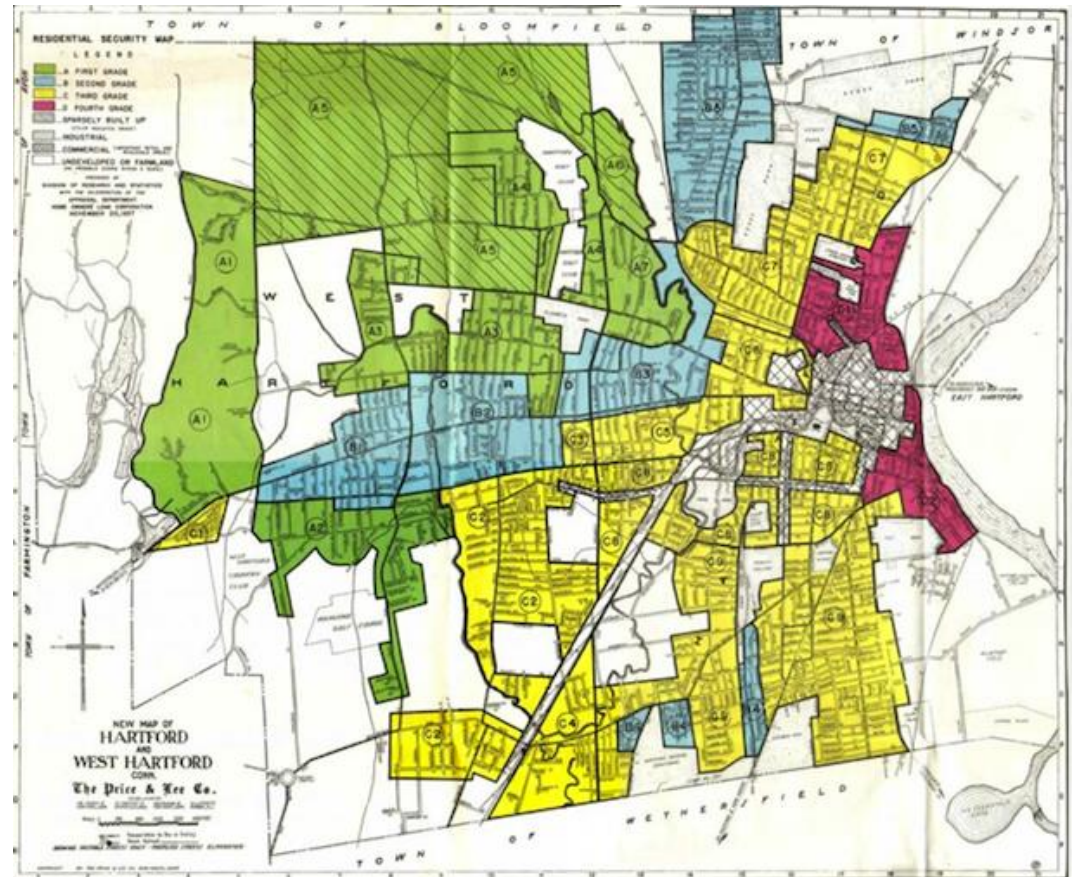
Eight goals based on the City's POCD (2035)

Goal 1	Encourage a regional and fair share approach to housing
Goal 2	Encourage housing production at all income levels and increase residential density citywide
Goal 3	Improve housing quality and invest in existing affordable housing
Goal 4	Increase resources for tenants
Goal 5	Encourage homeownership
Goal 6	Strengthen families by preventing homelessness and providing supportive services
Goal 7	Communicate and advertise available resources to residents
Goal 8	Advance racial and socio-economic equity



Goal 1: Encourage a regional and fair share approach to housing

- **Action 1.a.** Explore the adoption of a “Mobility Program” to offer personalized services to households who wish to use Housing Choice Vouchers in “areas of opportunity”.
- **Action 1.b.** Work with non-Hartford partners to adopt a regional approach to affordable housing development.



Source: HOLC Residential Security Map of Hartford Area 1937. Records of the Federal Home Loan Bank Board, National Archives II, College Park, Maryland - [On the Line: How Schooling, Housing, and Civil Rights Shaped Hartford and Its Suburbs](#)



Goal 2: Encourage housing production at all income levels and increase residential density citywide

- **Action 2.a.** Support increased residential density Downtown with 5-20% affordability in market rate rental projects when feasible.

~520 units expected in Downtown over the next 5 years, of which 54 units (10%) to be affordable.

- **Action 2.b.** Support targeted development of new affordable housing, including:

- Housing for seniors, veterans, and people with disabilities.
- Redevelopment of public housing projects.
- Mixed income housing.

~800 units expected over the next 5 years, of which 550 units (68%) to be affordable.

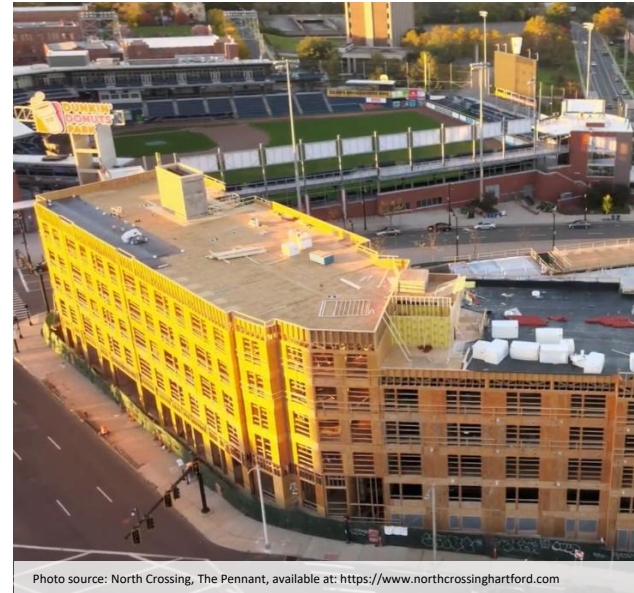


Photo source: North Crossing, The Pennant, available at: <https://www.northcrossinghartford.com>



Photo source: The Village at Park River, Pennrose, from: <https://www.pennrose.com/portfolio/village-at-park-river/>



Goal 2: Encourage housing production at all income levels and increase residential density citywide

- **Action 2.c.** Explore the adoption of more predictable affordability requirements as part of tax deals for market rate residential development.
- **Action 2.d.** Explore revisions to the City's overall disposition strategy.

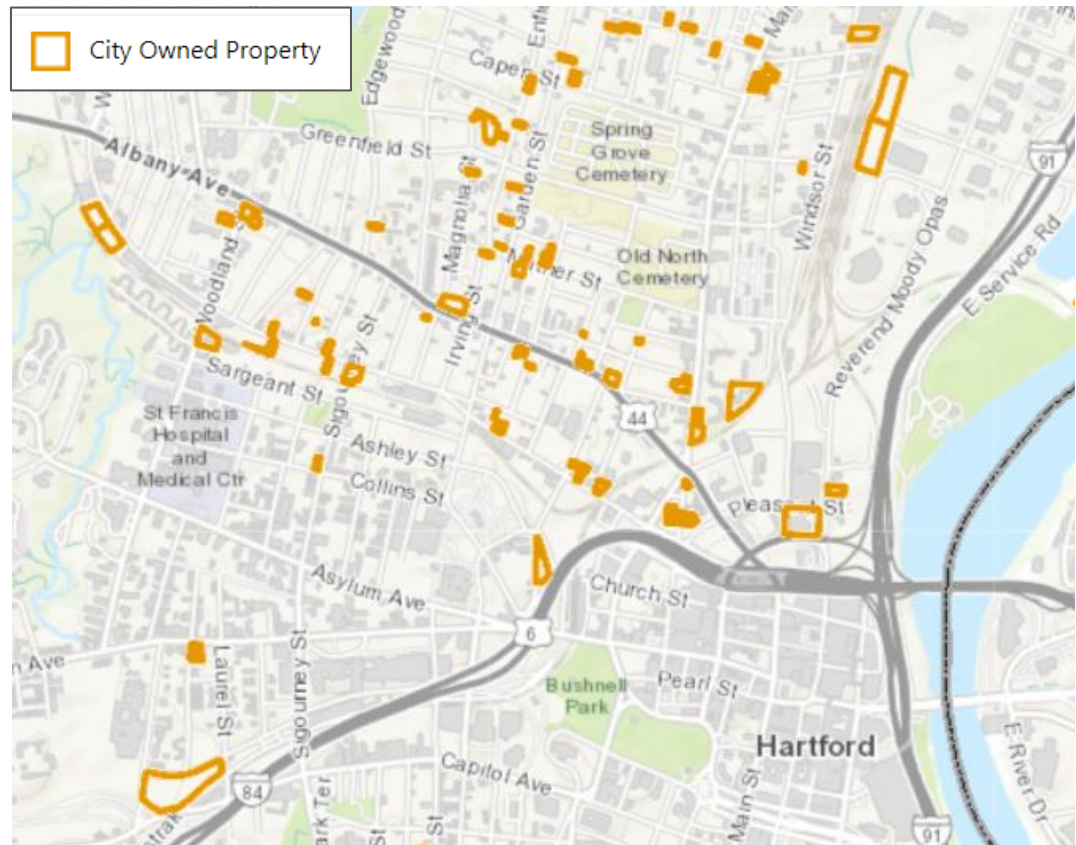


Photo source: City of Hartford Economic Development Division, City-owned properties map.



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 through the city's home improvement and lead abatement programs.
- **Action 3.b.** Continue to phase in the new Rental Licensing Program until all eligible properties are covered by the new program.
- **Action 3.c.** Continue the City's ongoing partnership with the Hartford Land Bank by transferring up to 100 vacant lots/ residential structures.



Photo source: City of Hartford Housing Division.



Goal 4: Increase resources for tenants

- **Action 4.a.** Explore the creation of a new security deposit program for tenants.
- **Action 4.b.** Continue to issue Tenant-Based Vouchers, which help low/moderate income households find housing on the market within or outside city limits.
 - ~ 1,440 expected vouchers to newly participating households in the next 5 years.
- **Action 4.c.** Continue to provide Project-Based Vouchers (PBVs) to create affordability for tenants and income certainty for landlords.
 - ~ 100 PBVs expected in the next five years.
- **Action 4.d.** Increase support provided to the Fair Rent Commission with additional Commissioners, a streamlined process, and/or improved online access.
 - ~ 250 FRC cases expected over the next five years (~50 cases/year).

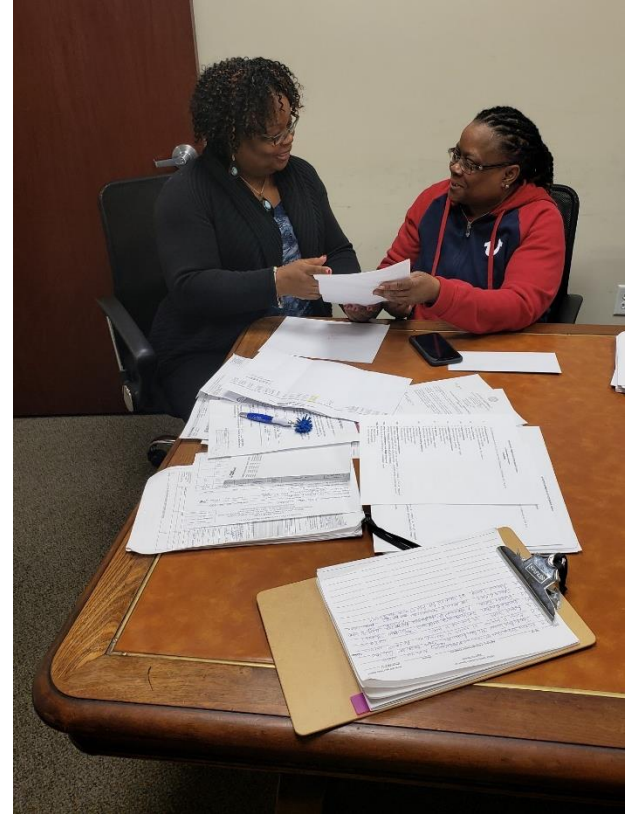


Photo source: City of Hartford Housing Division.

Goal 5: Encourage homeownership

- **Action 5.a.** Continue to create homeownership opportunities for low and moderate-income households.
 - ~ 200 homeownership opportunities in the next 5 years.



Photo source: City of Hartford Housing Division.

Goal 6: Strengthen families by preventing homelessness and providing supportive services

- **Action 6.a.** Provide financial and administrative assistance for the relocation of the McKinney Shelter to the Days Inn Hotel in the South Meadows, a new non-congregate model for shelters (~100 beds).
- **Action 6.b.** Provide financial and administrative for the potential relocation of the South Park Inn shelter (location TBD).



Photo source: Hartford Courant, Kenneth Gosselin, February 8, 2022.



Photo source: Hartford Courant, Kenneth Gosselin, May 15, 2022



Goal 7: Communicate and advertise available resources to residents

- **Action 7.a.** Provide regular updates to NRZs on behalf of the Housing Division.
- **Action 7.b.** Provide more information through social media and newsletters regarding available programs.
- **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.



Photo source: City of Hartford Housing Division.

Goal 8: Advance racial and socio-economic equity

- Taken together, 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.



Community Input on the Draft Plan



Outreach to date

Posted Draft Plan on MeetingInfo and City website (DDS and Projects & Initiatives page)

Sent to CRCOG and Town Clerk

Announced verbally at NRZ meetings since September 6

Announced x 2 on Hartford 311 email listserv and x 1 on Hartford 311 Facebook page

Announced x 2 on Planning & Zoning email listserv (175 subscribers)

Announced x 1 on DDS Facebook & Instagram (~1,000 subscribers and ~145 followers)

Targeted email sent to relevant City divisions/departments

Targeted email sent to housing stakeholders, social service providers, NRZ leaders

Held two office hour sessions on 9/21/2022 (total 24 participants)

Received written public comment from 6 members of the public

****Still accepting written public comment to oneplan@hartford.gov until October 3**



Comments received

Goal 2: Encourage housing production at all income levels

- Support for Action 2.d., disposition strategy for city-owned land.
- Require affordability set-aside for tax deal projects Downtown and in other neighborhoods (e.g., Parkville).
- Consider private market strategies:
 - Encouraging ADUs
 - Leveraging the Regulations' flexibility re: minimum lot size
- Changes to Zoning Regs that could further encourage housing
- Need for senior and Assisted Living affordable housing.
- Think about neighborhood-specific affordability goals.

Goal 3: Improve housing quality and invest in existing affordable housing

- Make tax payments for existing affordable housing projects more predictable.
- Better understand the impact of short-term rentals (Airbnb, Vrbo, etc.) and improve how they are regulated.



Comments received

Goal 5: Encourage homeownership

- Improve marketing for the HouseHartford Homebuyer Program.
- Provide counseling services for first-time homebuyers.
- Create dedicated funding sources to build *new* affordable ownership units.
- *Generally, agreement that this is an important goal, but not sure what specific action items would be most effective.*

Goal 7: Communicate and advertise available resources to residents

- Need for better communication not only to residents, but also to stakeholders and providers.



Comments received

Other General Comments	<i>How to respond?</i>
Rising rents/home values can have positive and negative impacts.	<i>How can the Plan focus on combating gentrification?</i>
Poor housing quality in <i>existing</i> affordable housing projects is an issue.	<i>Is this sufficiently addressed by the Plan?</i>
Over-crowding is an issue.	<i>Is this something the 5-year Implementation Strategy can/should address?</i>
Section 8 vouchers can be difficult to utilize (units are either in poor condition, or too expensive).	<i>Is this something the 5-year Implementation Strategy can/should address?</i>
Look into evictions since the end of COVID-19 moratoriums.	<i>Is this something the 5-year Implementation Strategy can/should address?</i>
Regional approach to housing is difficult given lack of public transportation. Also need for better access to amenities in Hartford generally.	<i>Service improvements in ½-mile from transit? Should this be addressed in neighborhood plans?</i>
Provide a simpler explanation of affordable housing.	<i>Express rents relative to wages (e.g., a worker earning \$15/h needs to work X hours to afford these rents)</i>
Need more information on how to access Fair Rent Commission and Fair Housing Officer resources.	<i>Add this information to the inventory of City programs</i>



Next Steps

- ✓ Share the Draft Plan with your networks.
- ✓ Members of the public can email oneplan@hartford.gov by October 3 to submit written public comment.
- ✓ Upcoming key dates:
 - Oct 11: Planning & Zoning Commission public hearing and tentative vote on plan adoption
 - Nov 2: Informational presentation to the Planning, Economic Development, and Housing Committee of the Council
 - Nov 7: Court of Common Council public hearing
 - Nov 11: Court of Common Council tentative vote on plan adoption



Questions and Discussion



Appendix

Housing gap assessment

- The largest deficit of units in the County is for households earning under 30% of AMI and for households earning over 80% of AMI.
- Per the CHFA, “the gap does not represent the number of units that *need to be built*” but rather represents the “need for *available and affordable* units across AMI tiers.”

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 Housing Needs Assessment, 2020.

Action 2.a. Support increased residential density Downtown with 5-20% affordability in market rate rental projects when feasible.

~520 units expected in Downtown over the next 5 years, of which 54 units (10%) expected to be affordable.

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.

Action 2.b. Support the targeted development of new affordable housing, including:

- Housing for seniors, veterans, and people with disabilities.
- Redevelopment of public housing projects.
- Mixed income housing.

~800 units expected over the next 5 years, of which 550 units (68%) expected to be affordable.

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.

Action 3.a. Improve at least 2,500 existing rental units over the next 5 years through the city’s home improvement and lead abatement programs.

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.

Action 5.a. Continue to create homeownership opportunities for low and moderate-income households.

~ 200 homeownership opportunities in the next 5 years.

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.

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

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	<p>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.</p>	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

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)

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 <u>uses</u> 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
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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 <u>activities</u> , 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
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

CONNECTICUT ZONING ATLAS

This interactive map shows how outdated zoning laws make it hard to build diverse, affordable housing.

Use checkboxes below to filter zones in the map. Click a town to see what % of its territory satisfies selected criteria.

Type of Zoning District

- Primarily Residential (*satisfies criteria*)
- Mixed with Residential (*satisfies criteria*)
- Nonresidential Zone (*satisfies criteria*)
- Any Zone Not Satisfying Criteria

Permitted Residential Uses

1-Family Housing

- Allowed As of Right
- Allowed Only After Public Hearing

Minimum Lot Size, acres

- None 01-46 47-91 92-183 184+

- No Minimum Unit Size Requirement
- Not Restricted to Elderly Only

- 2-Family Housing
- 3-Family Housing
- 4+ Family Housing
- Accessory Dwelling Units

Overlays

- Waterways
- Federal/State Public Lands
- Sewer Service Areas
- Transit Stations (Rail & CTfastrak)

Zone Opacity



This map was created to support the [DesegregateCT](#) movement, with support from the [CT Data Collaborative](#).

5,857 acres, or 61.0% of zoned municipal area in **Hartford** (9,802 acres) satisfies your filtering criteria.

🏠 \$36,278 HH Income 👤 85% BIPOC 🏠 51.4% Cost-Burdened



West Hartford

HARTFORD

East Hartford

Farmington

CONNECTICUT ZONING ATLAS

This interactive map shows how outdated zoning laws make it hard to build diverse, affordable housing.

Use checkboxes below to filter zones in the map. Click a town to see what % of its territory satisfies selected criteria.

Type of Zoning District

- Primarily Residential** (*satisfies criteria*)
- Mixed with Residential** (*satisfies criteria*)
- Nonresidential Zone** (*satisfies criteria*)
- Any Zone Not Satisfying Criteria**

Permitted Residential Uses

- 1-Family Housing
- 2-Family Housing**
- Allowed As of Right
- Allowed Only After Public Hearing

Minimum Lot Size, acres

- None 01-46 47-91 92-1.83 1.84+
- No Minimum Unit Size Requirement
- Not Restricted to Elderly Only

- 3-Family Housing
- 4+ Family Housing
- Accessory Dwelling Units

Overlays

- Waterways
- Federal/State Public Lands
- Sewer Service Areas
- Transit Stations (Rail & CTfastrak)

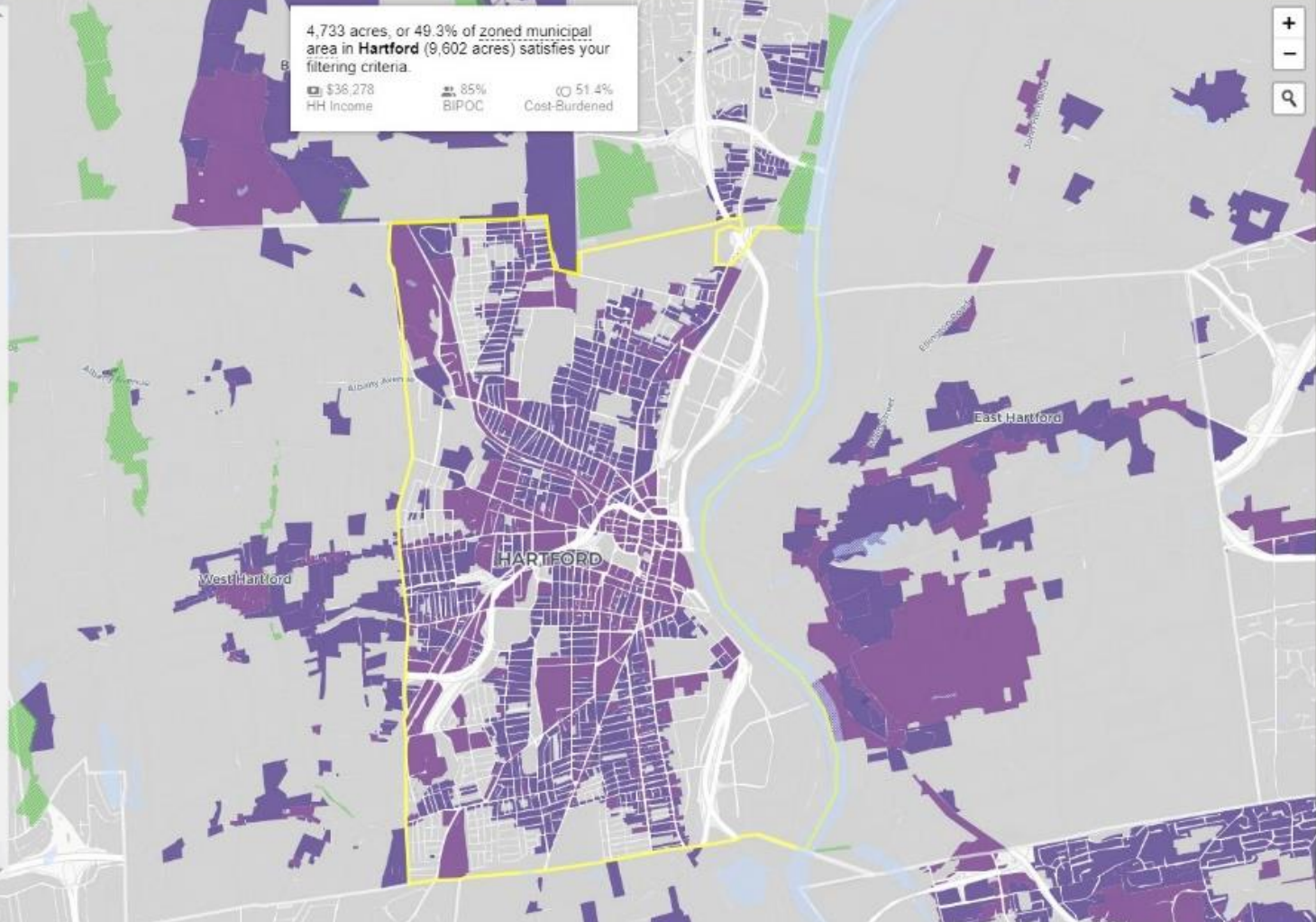
Zone Opacity



This map was created to support the [DesegregateCT](#) movement, with support from the [CT Data Collaborative](#)

4,733 acres, or 49.3% of zoned municipal area in **Hartford** (9,602 acres) satisfies your filtering criteria.

\$36,278 HH Income 85% BIPOC 51.4% Cost-Burdened



Farmington

CONNECTICUT ZONING ATLAS

This interactive map shows how outdated zoning laws make it hard to build diverse, affordable housing.

Use checkboxes below to filter zones in the map. Click a town to see what % of its territory satisfies selected criteria.

Type of Zoning District

- Primarily Residential *(satisfies criteria)*
- Mixed with Residential *(satisfies criteria)*
- Nonresidential Zone *(satisfies criteria)*
- Any Zone Not Satisfying Criteria

Permitted Residential Uses

- 1-Family Housing
- 2-Family Housing
- 3-Family Housing
 - Allowed As of Right
 - Allowed Only After Public Hearing

Minimum Lot Size, acres

- None 01-.46 .47-.91 .92-1.83 1.84+
- No Minimum Unit Size Requirement
- Not Restricted to Elderly Only

- 4+ Family Housing
- Accessory Dwelling Units

Overlays

- Waterways
- Federal/State Public Lands
- Sewer Service Areas
- Transit Stations (Rail & CTfastrak)

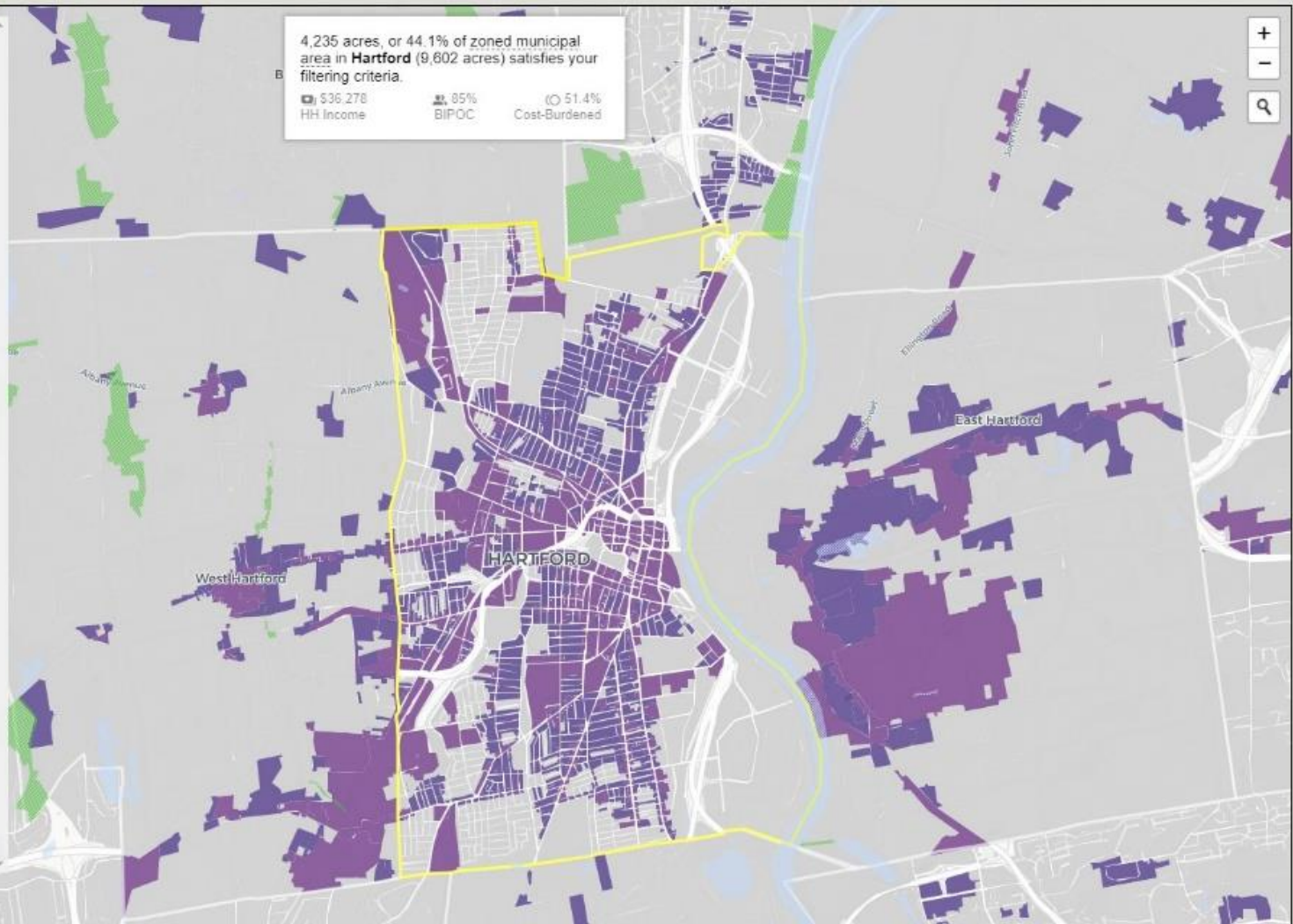
Zone Opacity



This map was created to support the [DesegregateCT](#) movement, with support from the [CT Data Collaborative](#).

4,235 acres, or 44.1% of zoned municipal area in **Hartford** (9,602 acres) satisfies your filtering criteria.

🏠 \$36,278 HH Income 👤 85% BIPOC 🏠 51.4% Cost-Burdened



Farmington

CONNECTICUT ZONING ATLAS

This interactive map shows how outdated zoning laws make it hard to build diverse, affordable housing.

Use checkboxes below to filter zones in the map. Click a town to see what % of its territory satisfies selected criteria.

Type of Zoning District

- Primarily Residential (satisfies criteria)
- Mixed with Residential (satisfies criteria)
- Nonresidential Zone (satisfies criteria)
- Any Zone Not Satisfying Criteria

Permitted Residential Uses

- 1-Family Housing
- 2-Family Housing
- 3-Family Housing
- 4+ Family Housing

- Allowed As of Right
- Allowed Only After Public Hearing

Minimum Lot Size, acres

- None
- 01-.46
- .47-.91
- .92-1.83
- 1.84+

- No Minimum Unit Size Requirement
- Not Restricted to Elderly Only

- Accessory Dwelling Units

Overlays

- Waterways
- Federal/State Public Lands
- Sewer Service Areas
- Transit Stations (Rail & CTfastrak)

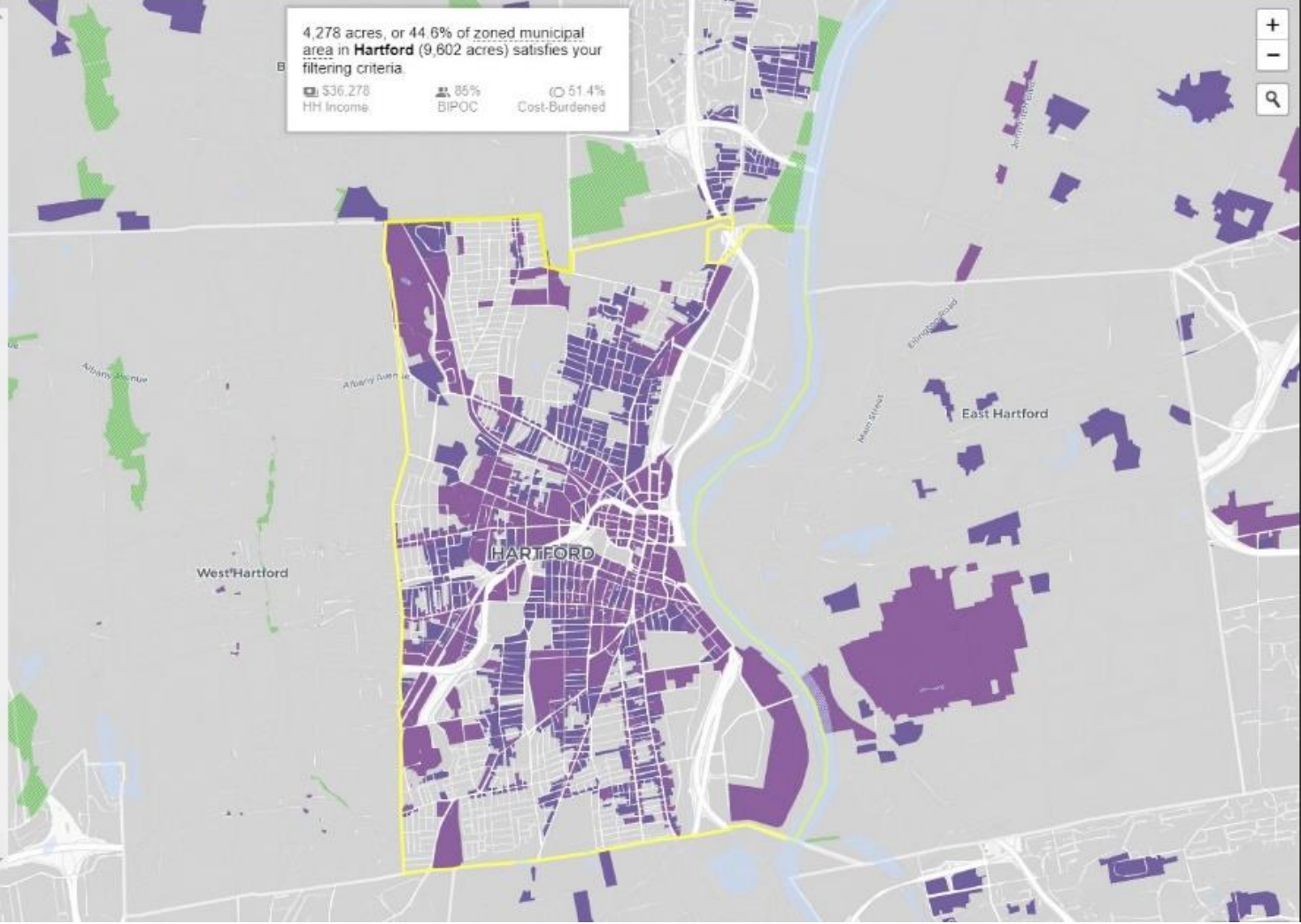
Zone Opacity



This map was created to support the [DesegregateCT](#) movement, with support from the [CT Data Collaborative](#)

4,278 acres, or 44.6% of zoned municipal area in **Hartford** (9,802 acres) satisfies your filtering criteria.

🏠 \$36,278 HH Income 👤 85% BIPOC 🏠 51.4% Cost-Burdened



Farmington

Accomplishments 2016-2022

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.

Accomplishments 2016-2022

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.

Accomplishments 2016-2022

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.

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.

Accomplishments 2016-2022

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.

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
Capwell 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%			

Accomplishments 2016-2022

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

- 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.

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.

Accomplishments 2016-2022

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.

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.

Accomplishments 2016-2022

Homelessness

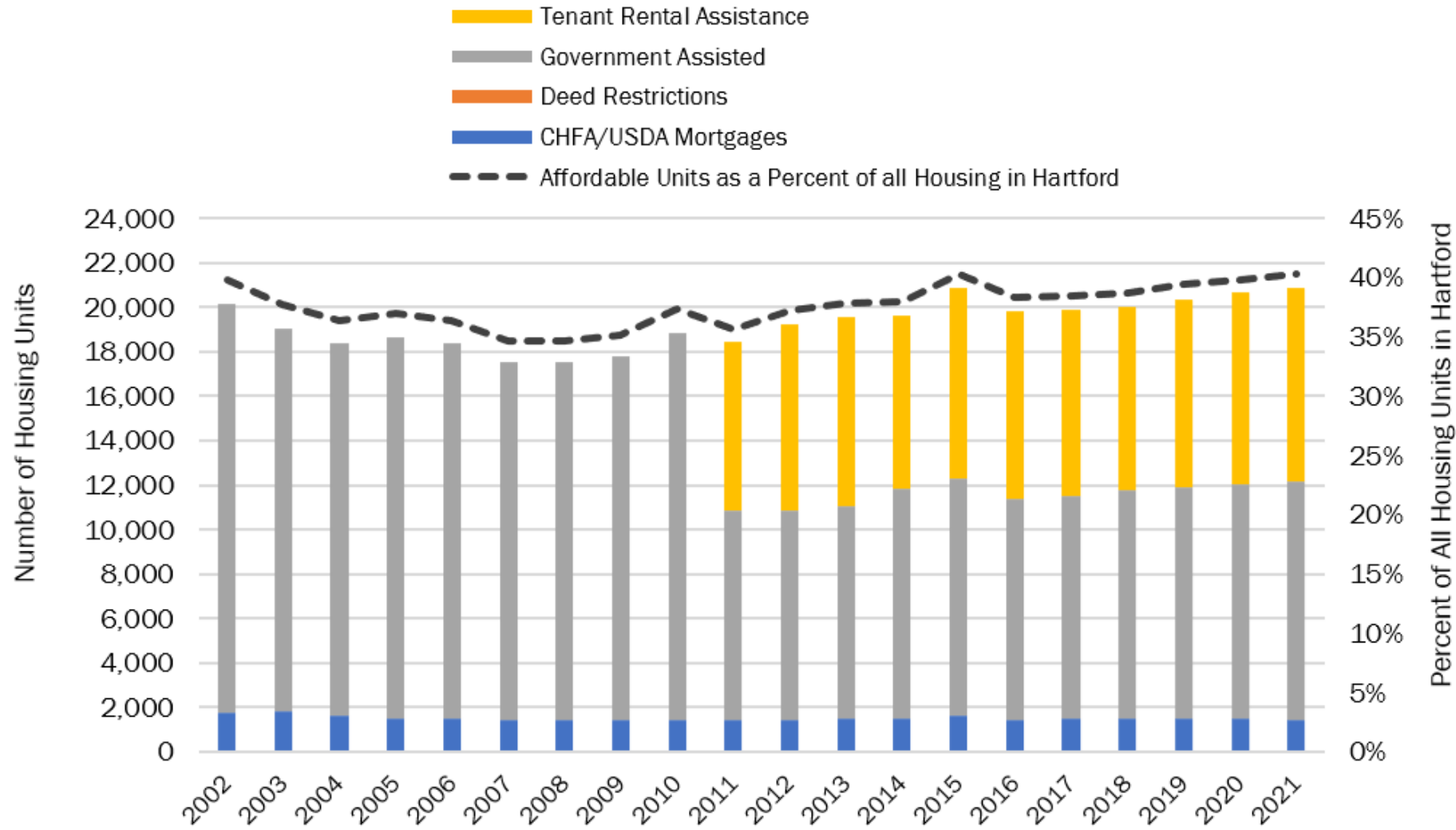
- From 2016 to 2022, the City provided Housing Choice Vouchers to 248 chronically homeless individuals/households via the 10% set-aside. These households were identified, vetted and referred by Journey Home.
- From 2016 to 2022, the City provided direct financial assistance to several different shelters, 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 12. Shelters, Supportive Housing, and Social Service Agencies Supported by the City of Hartford from 2016-2022

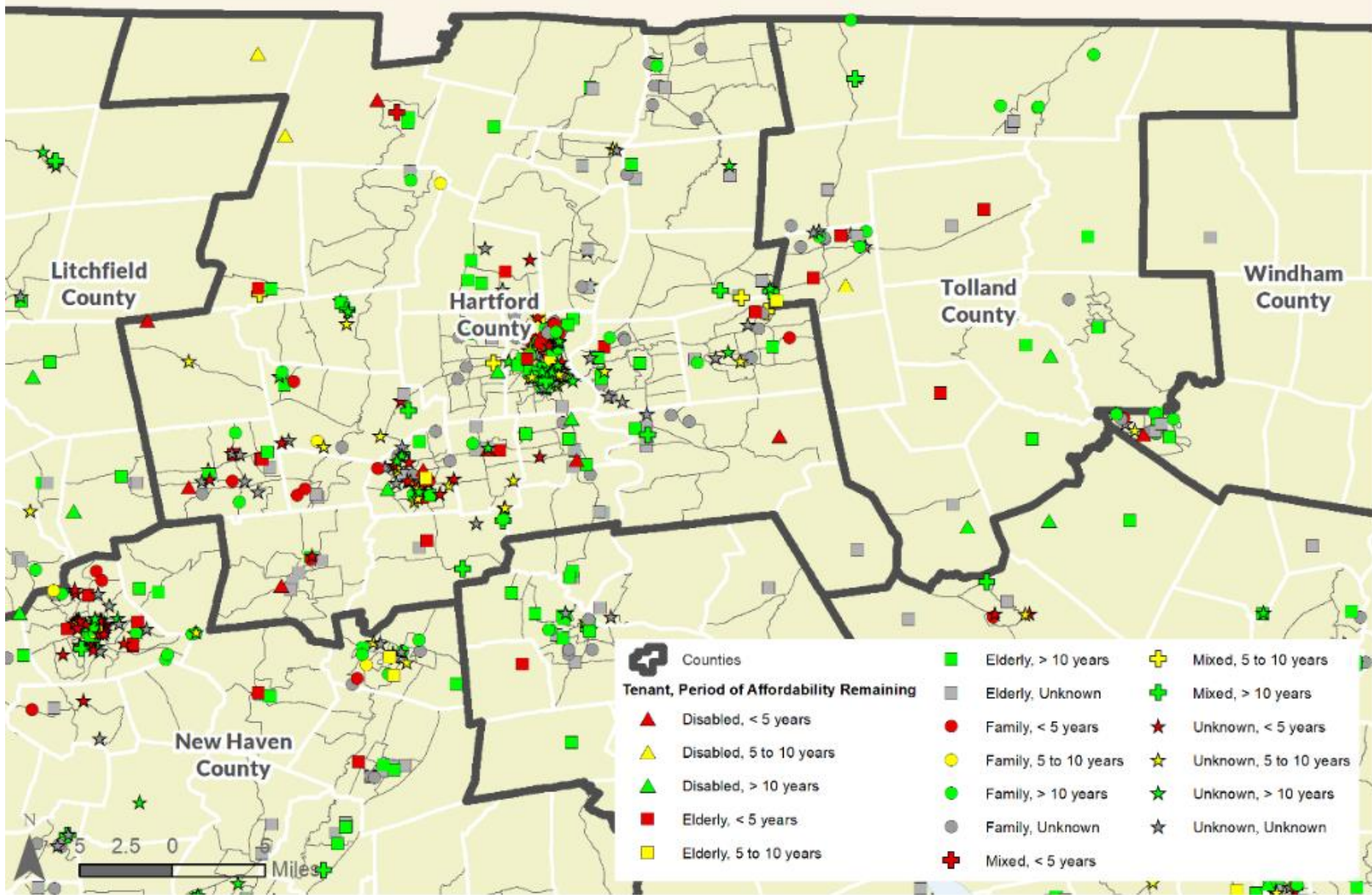
Organization
Salvation Army (general)
Salvation Army - Marshall House
Community Renewal Team (general)
Community Renewal Team - McKinney Shelter
<u>ImmaCare</u>
House of Bread
Capitol Region Mental Health Center
South Park Inn
YWCA Hartford Region <u>Soromundi Commons</u>
Mercy Housing and Shelter Corporation
My Sister's Place
Chrysalis Center
The <u>Open Hearth</u> 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.

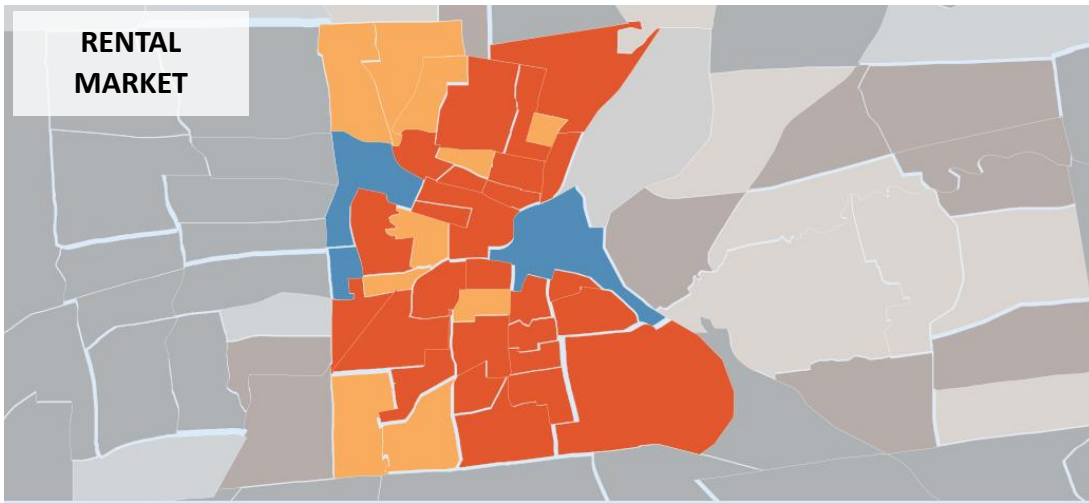
Figure 13. Affordable Housing in the City of Hartford per the State Appeals List, 2002-2021



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

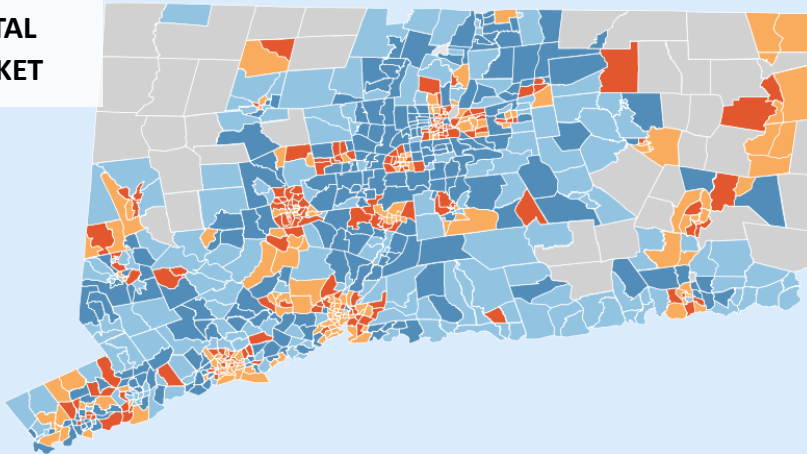


**RENTAL
MARKET**



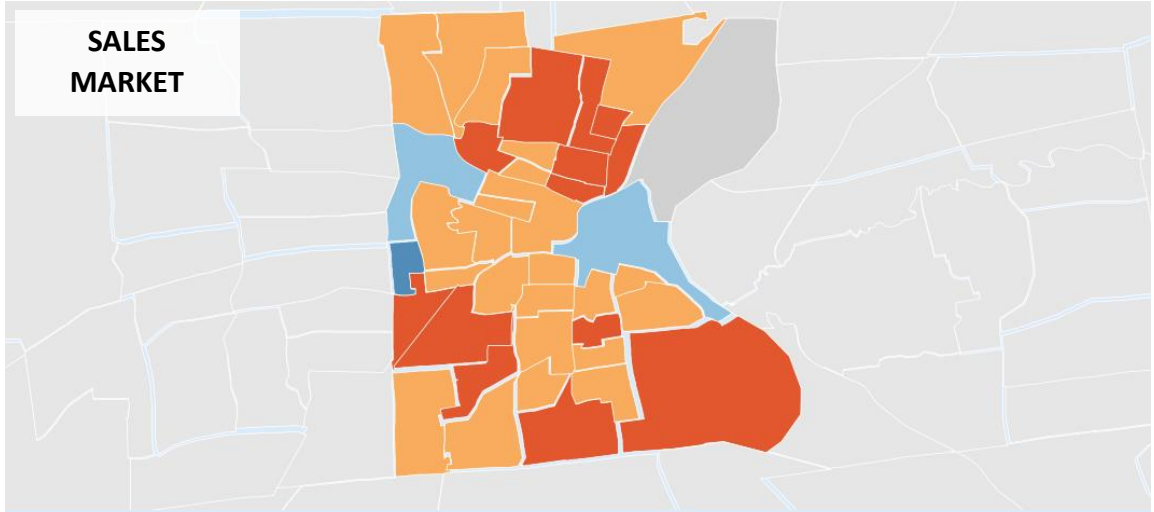
- Low Opportunity/Weak Market
- Low Opportunity/Strong Market
- Stagnant
- High Opportunity/Weak Market
- High Opportunity/Strong Market

**RENTAL
MARKET**



- Low Opportunity/Weak Market
- Low Opportunity/Strong Market
- Stagnant
- High Opportunity/Weak Market
- High Opportunity/Strong Market

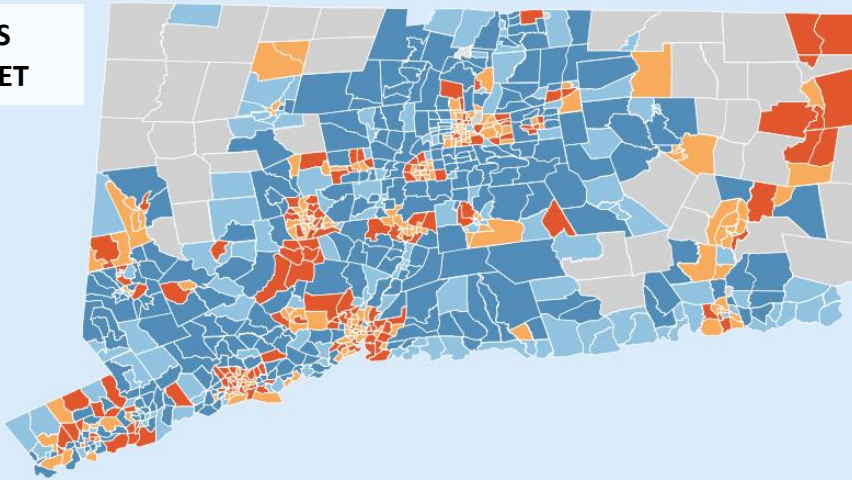
**SALES
MARKET**



- Low Opportunity/Weak Market
- Low Opportunity/Strong Market
- Stagnant

- High Opportunity/Weak Market
- High Opportunity/Strong Market

**SALES
MARKET**



- Low Opportunity/Weak Market
- Low Opportunity/Strong Market
- Stagnant

- High Opportunity/Weak Market
- High Opportunity/Strong Market

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.

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

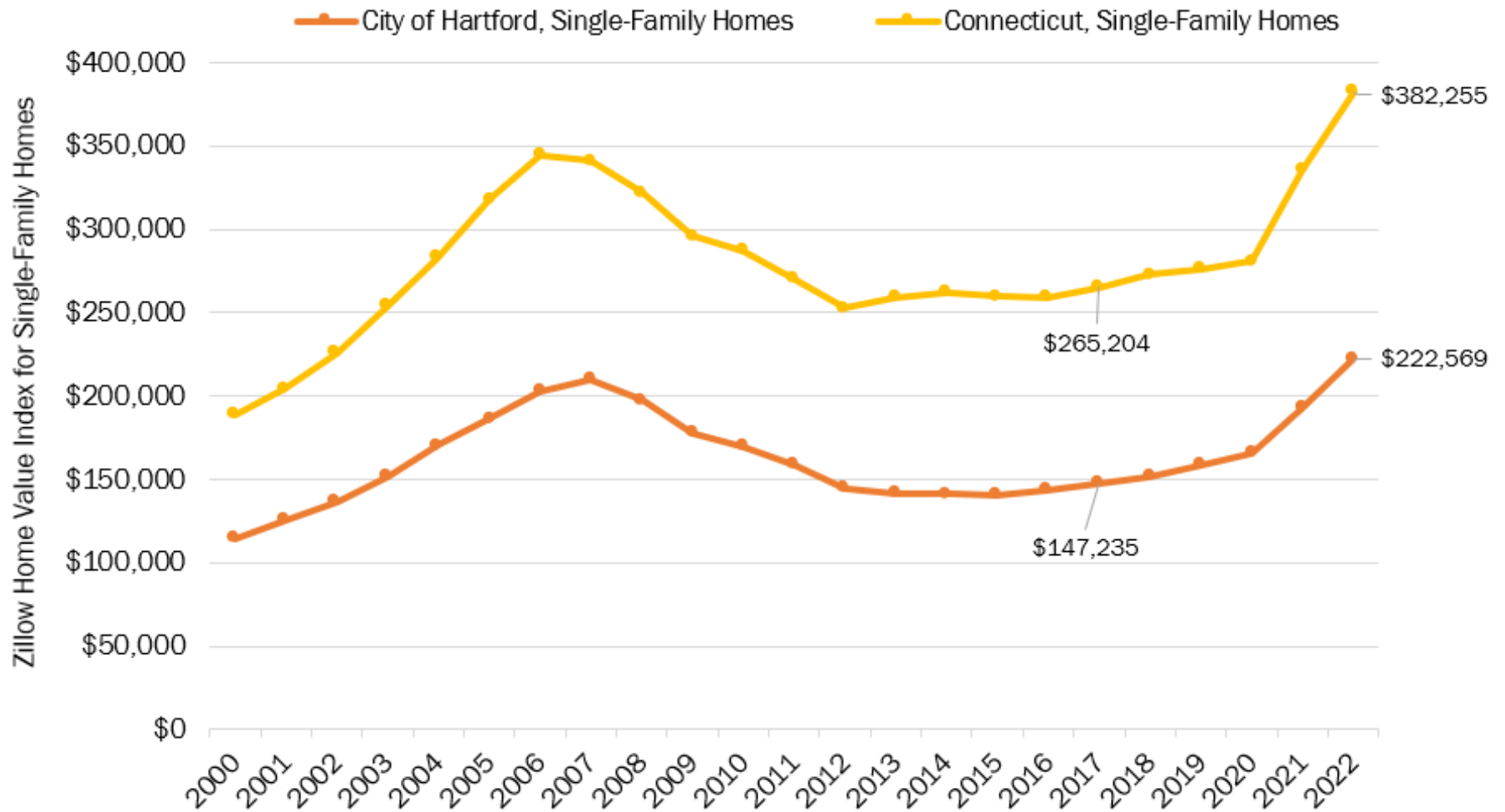
Class B Multifamily

	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

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.

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>