Connecticut
Fair Housing Center

Preview – Preliminary Data
(Updated 7/18/2013)

Analysis of Impediments to
Fair Housing Choice

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ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE

A review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. Conducting an analysis of impediments is a required component of certification and involves the following:

- An extensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices;

- An assessment of how those laws affect the location, availability, and accessibility of housing;

- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes; and

- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Translation:

- Are we segregated? If so, why?

- What is preventing groups protected by the state and federal Fair Housing Acts from having a full range of housing choices?

- What is the grantee going to do about it?

WHO IS COVERED BY THE STATE AND FEDERAL FAIR HOUSING ACTS? DISCRIMINATION IN HOUSING BASED ON THE FOLLOWING IS ILLEGAL

Federal Law

- **Race**
- **Color**
- **National Origin**
- **Ancestry**
- **Sex**
- **Religion**
- **Family Status**

State Law

(all federal protections plus…)

- **Marital Status**
- **Sexual Orientation**
- **Gender Identity or Expression**
- **Age**
- **Lawful Source of Income**
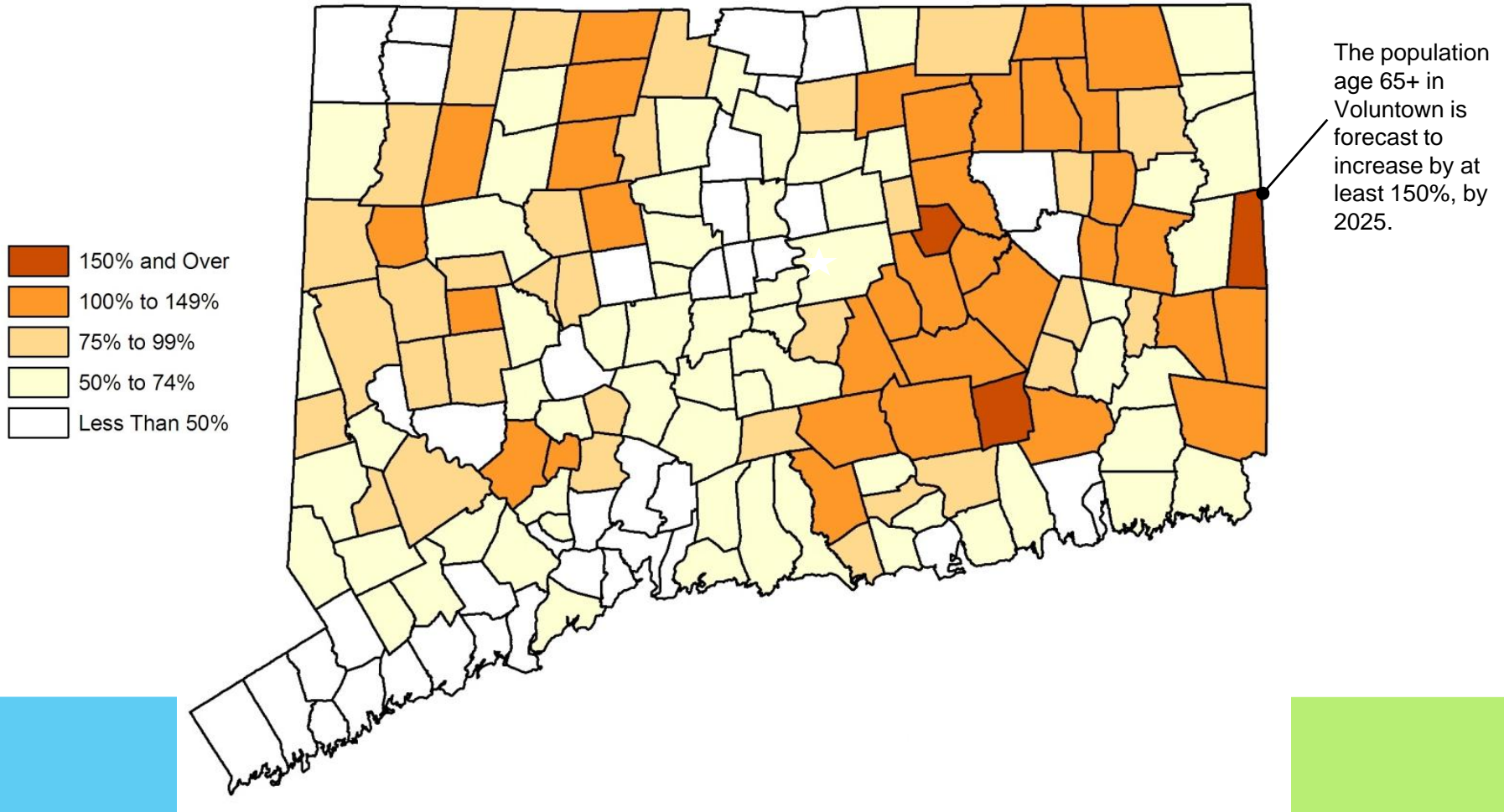
DEMOGRAPHIC TRENDS

- **Some groups are growing**

- **Some groups have disproportionately lower incomes**

- **Some groups are segregated**

CURRENT DEMOGRAPHICS: GROWING POPULATIONS

- **Older:** 65+ was 14% in 2010 – Will be 21% in 2025.

- **More racially/ethnically diverse:** Population of color was 12% in 1980 – Will be 39% in 2030.

- **More single-parent households:** Married couples with children decreased by 6% between 2000 and 2010 – Single-parent households increased by 12%.

- **More people with disabilities**: Increasing mostly due to aging – almost 1/3 of people over 65 have disabilities.

- **More people eligible for sources of income other than employment:** Due to economic downturn.

OLDER CONNECTICUT: 65 AND OVER
## 2010 TO 2025 PROJECTED CHANGE IN POPULATION AGE 65

The population age 65+ in Voluntown is forecast to increase by at least 150%, by 2025.

Legend:
- 150% and Over
- 100% to 149%
- 75% to 99%
- 50% to 74%
- Less Than 50%

Where do Minorities Live in Connecticut?

Minorities in Connecticut Towns in 2010
Populations Living in Households (excluding Group Quarters)

In 2010, the minority population in Danbury numbered between 30% and 44.9% of the town's household population.

Percent Minority

- 60% and Over
- 45% to 59.9%
- 30% to 44.9%
- 15% to 29.9%
- Less Than 15%

★ Hartford
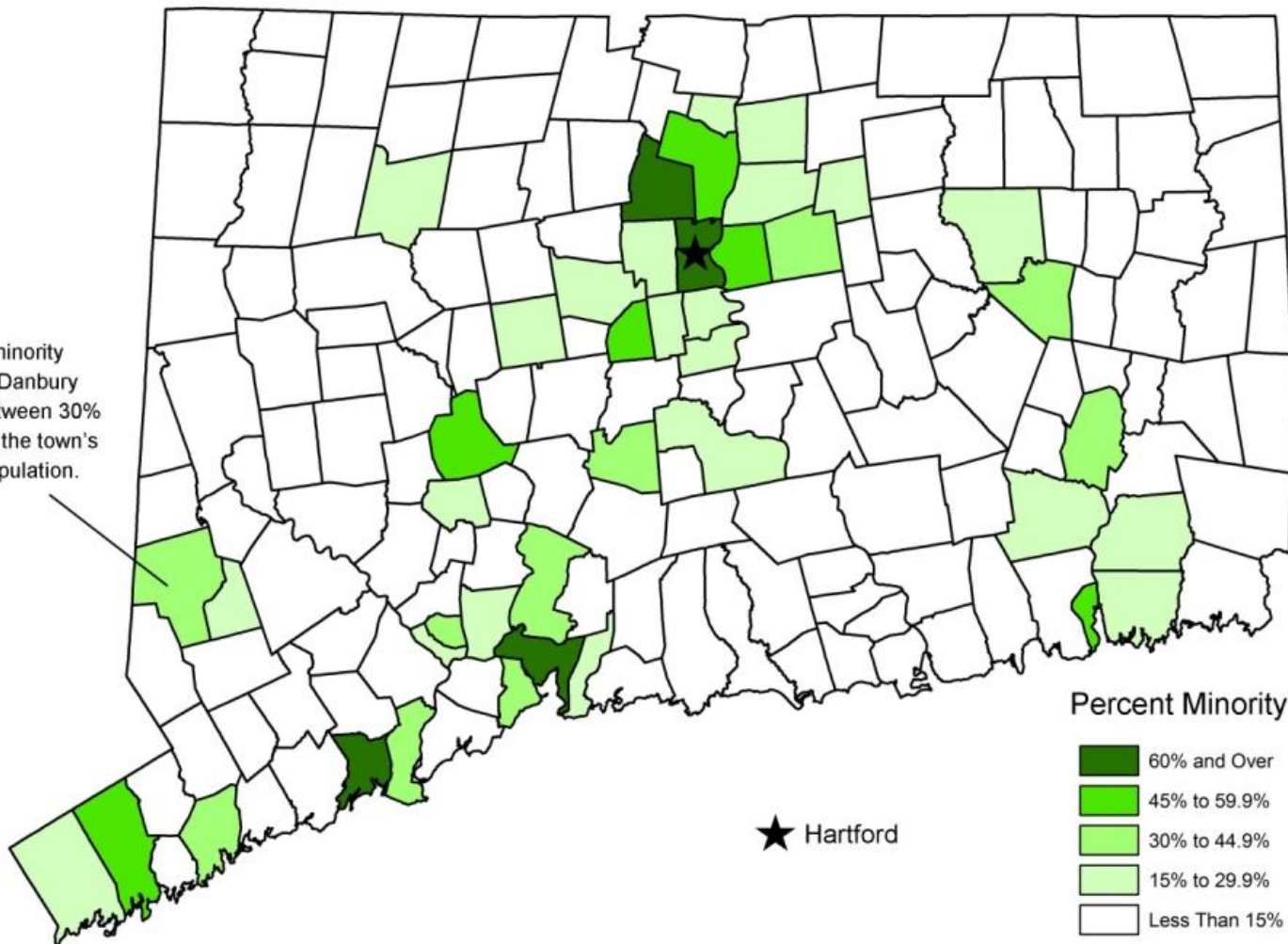
Source: Census 2010 SF2 table PCT5. Minorities exclude non-Hispanic whites.

RACIALLY SEGREGATED POPULATIONS IN CONNECTICUT THE <u>DISSIMILARITY INDEX</u>

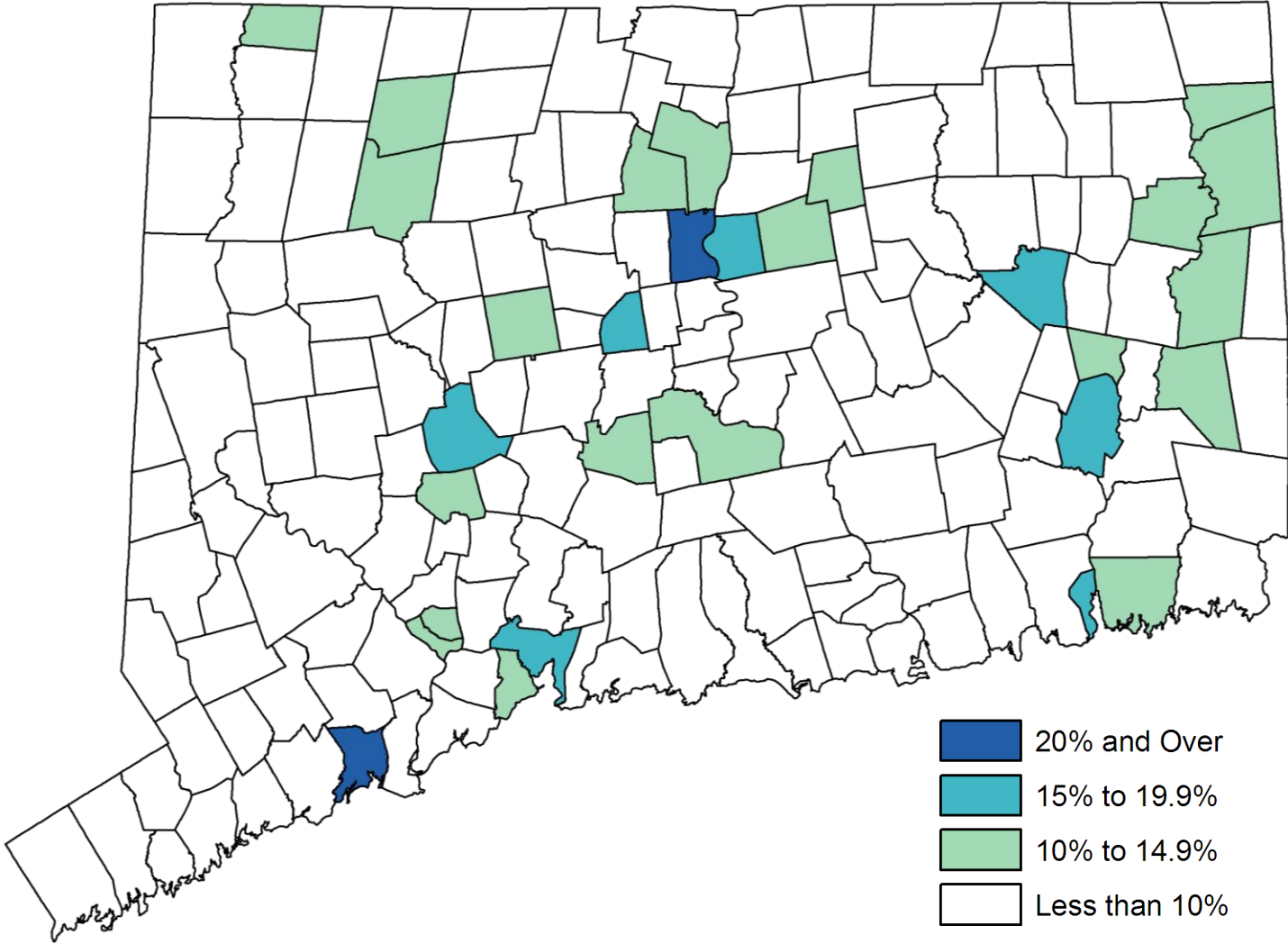*Out of 362 Metropolitan Areas*

HISPANIC/WHITE SEGREGATION

- **Bridgeport Area: #8 out of 362 MSAs**

- **Hartford Area: #9**

- **New Haven: #20**

BLACK/WHITE SEGREGATION

- **Bridgeport Area: #18**

- **Hartford Area: #34**

- **New Haven: #42**

PERCENTAGE OF SINGLE-PARENT HOUSEHOLDS IN TOWNS

Legend:
- 20% and Over
- 15% to 19.9%
- 10% to 14.9%
- Less than 10%

WHERE DO PEOPLE WITH DISABILITIES LIVE?

Top Five Towns with Largest Population of People with Disabilities and Town Median Income		
	% Town with a Disability	Income Rank of Town (1= highest income)
Windham	16.5%	166
New London	16.4%	163
New Britain	15.6%	167
Waterbury	15.5%	165
Hartford	14.3%	169

PEOPLE WITH A LEGAL SOURCE OF INCOME OTHER THAN EMPLOYMENT

- **Typically includes people receiving SSI/SSD, Housing Choice Vouchers (HCV), Rental Assistance Program (RAP) Certificates or the Security Deposit Guarantee**

- **Approximately 81,000 people benefit from HCV and RAP**

- **Program participants are:**

  - Disproportionately minority (HCV = 78%; RAP = 68%)

  - Disproportionately comprised of people with disabilities (HCV = 36%; RAP = 50%)

  - Disproportionately single-parent (HCV = 53% [single mothers]; RAP = 45%)

  - Not disproportionately elderly with no disability (HCV = 6%; RAP = 3%)

HOUSING CHOICE VOUCHER HOLDERS ARE SEGREGATED

● Approximate location of single housing voucher household in 2009

▮ Minority population is 30% or higher
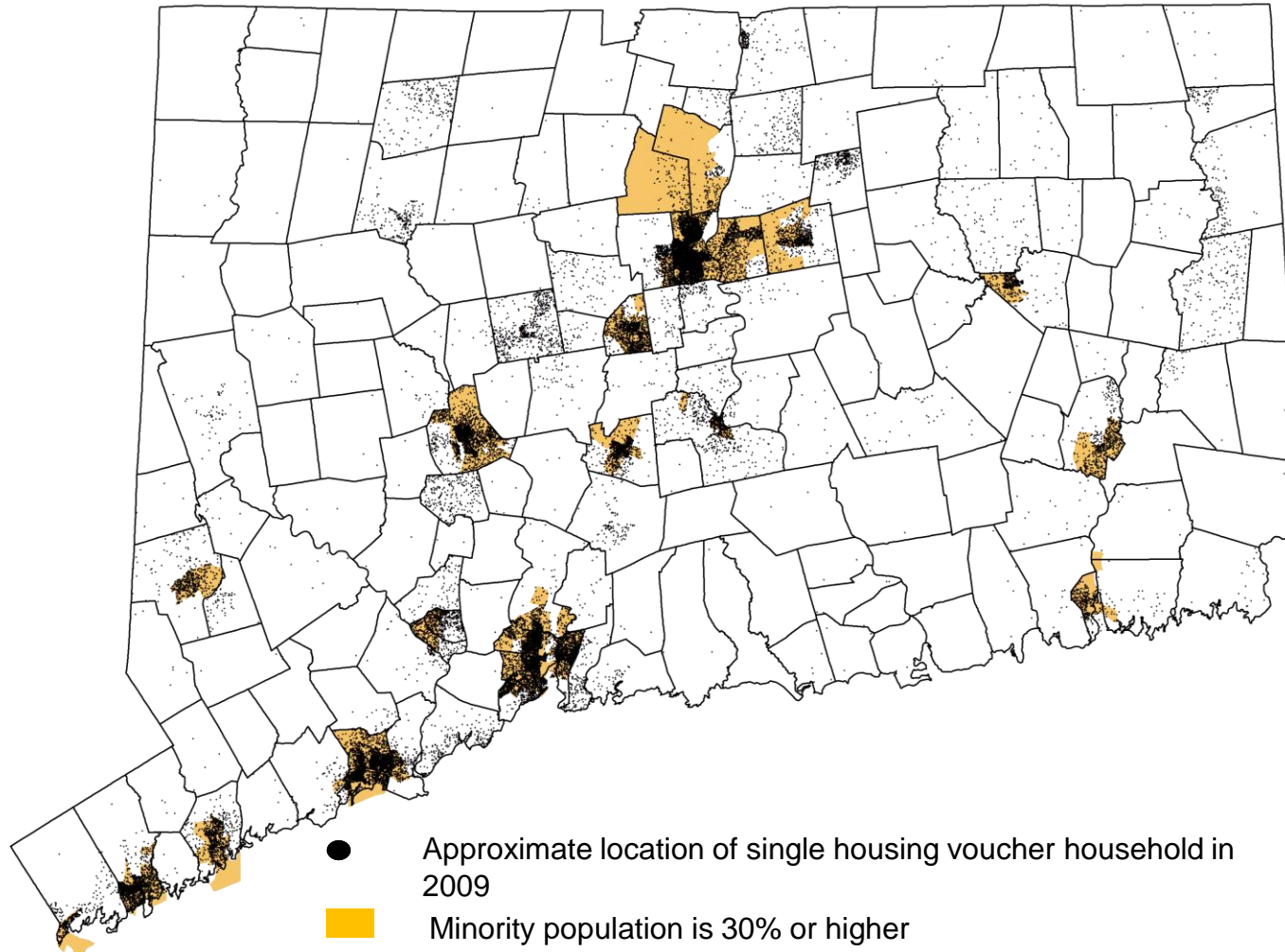
SOME GROUPS DISPROPORTIONATELY LOWER INCOME

Out of Reach by Race	
Race/Ethnicity	Percentage of Group for whom Fair Market Rent is "Out of Reach" (over 30% of income)
White (non-Hispanic)	36%
Black (includes Hispanics)	60%
Asian (includes Hispanics)	29%
Hispanic	62%

OUT OF REACH BY FAMILY STATUS

Out of Reach by Family Status	
Family Status	Percentage of Group for whom Fair Market Rent is "Out of Reach" (over 30% of income)
Two-Parent Households	15%
Single-Parent Households	67%

WHERE IS THE AFFORDABLE HOUSING?

Net Change in Multi-Family
Housing Units, 2002 to 2011

- ⬤ Gained 1,000 or More
- ● Gained 500 to 999
- • Gained 100 to 499
- · Gained 1 to 99
- ◆ No Change
- · Lost 1 to 99
- ■ Lost 100 to 499
- ■ Lost 500 or More
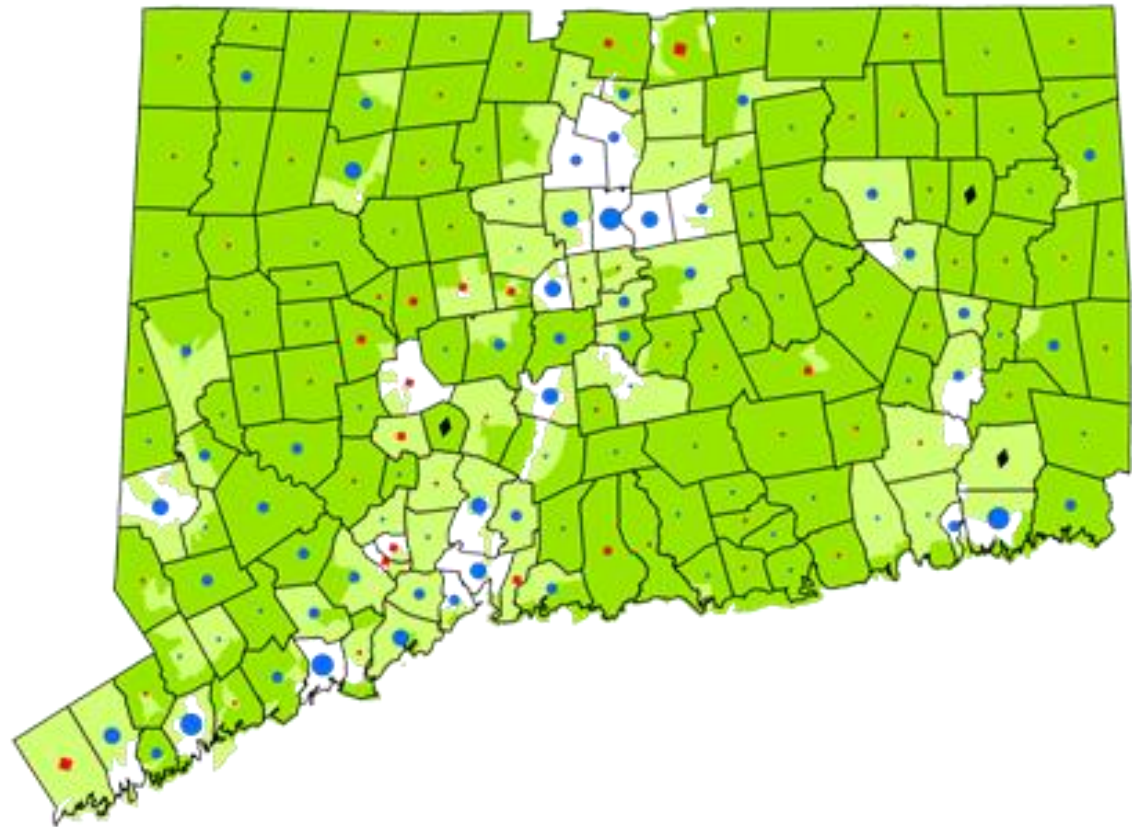
Non-Hispanic White Population 90% and Over (Isolated White Area)
Non-Hispanic White Population 72% to 89.9% (High White Area)
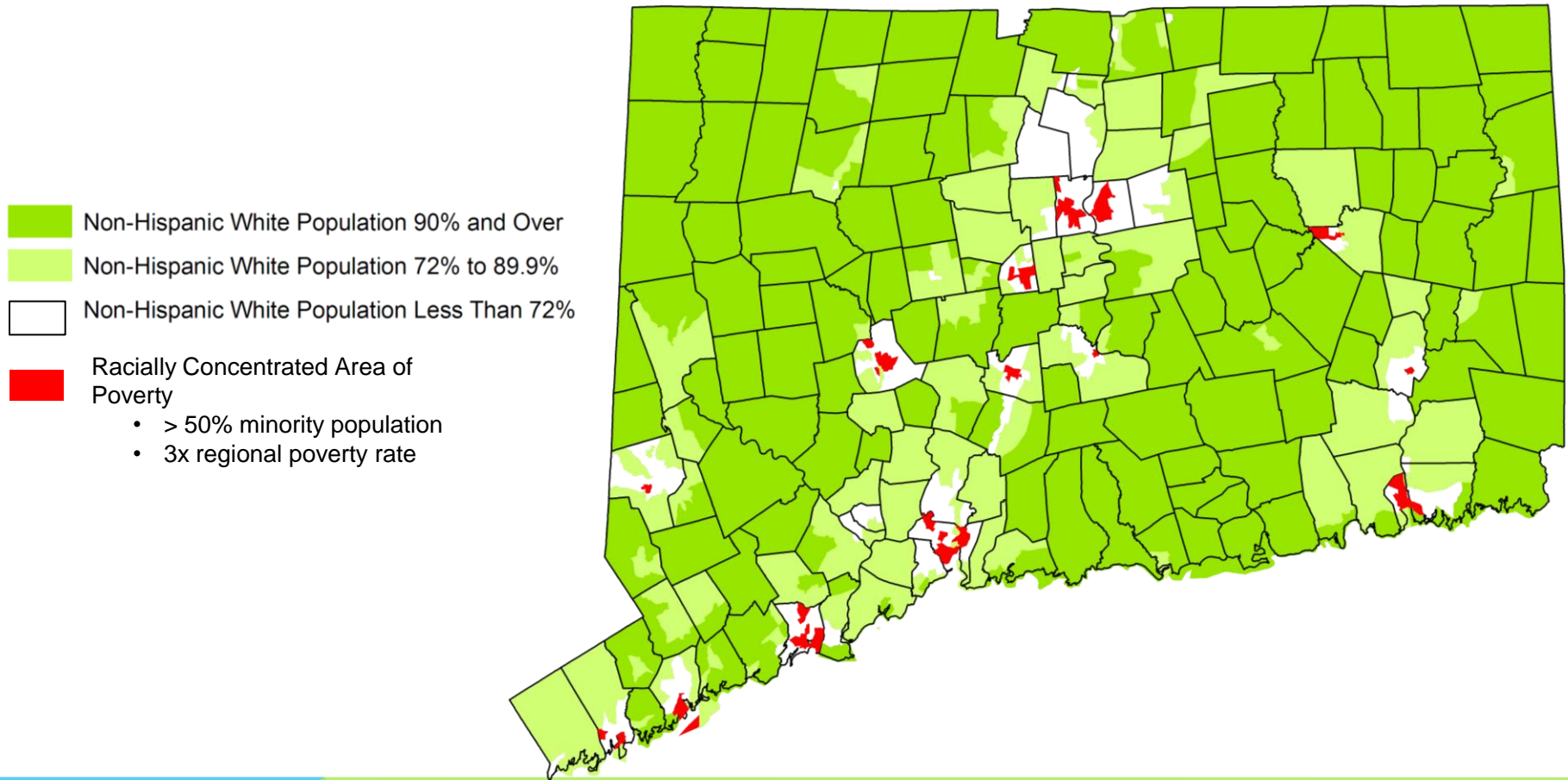Non-Hispanic White Population Less Than 72%

HISTORY OF SEGREGATION

White Flight - Racial Composition of Selected Connecticut Municipalities 1980 - 2010		
City	1980 White non-Hispanic Population	2010 White non-Hispanic Population
Bridgeport	59.4%	22.7%
Hartford	44.6%	15.8%
New Britain	84.6%	47.7%
New Haven	58.8%	31.8%
New London	77.3%	48.8%
Norwalk	79%	55.7%
Norwich	93.4%	64.6%
Stamford	77.8%	53.3%
Waterbury	80.8%	45.4%

STANDARD OF ANALYSIS

Figure 1: Geographical Areas Used for Analysis			
Analysis Category		Percentage of Connecticut Land Area	People per Square Mile
Disproportionately White Areas (72% White or greater)	=	93.5%	506
Disproportionately Minority Areas (30% minority or greater)	=	5.8%	3,948
High Poverty Areas (Poverty greater than 9.2%)	=	10.5%	2,940
Racially Concentrated Areas of Poverty (50% or greater minority + 3x regional poverty)	=	< 1%	7,400

Racially Concentrated Ares of Poverty

Non-Hispanic White Population 90% and Over

Non-Hispanic White Population 72% to 89.9%

Non-Hispanic White Population Less Than 72%

Racially Concentrated Area of Poverty
- > 50% minority population
- 3x regional poverty rate

RCAPS = < 1% of the areas of Connecticut
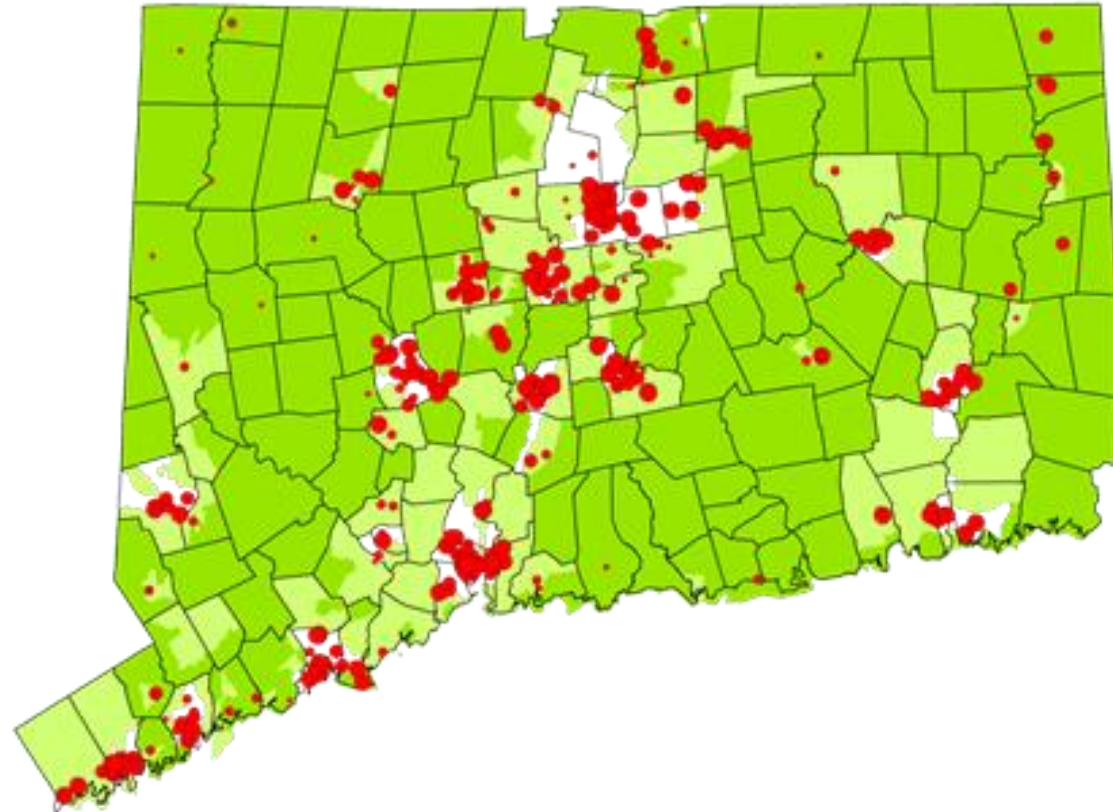(39 square miles)

NANTUCKET IS 47.8 SQUARE MILES

All of Connecticut's RCAPs could fit on the island of Nantucket with room to spare

PRESERVATION LIST

Number of Units

- ● 100 and Over
- ● 50 to 99
- ● 25 to 49
- · Less than 25

Non-Hispanic White Population 90% and Over (Isolated White Area)

Non-Hispanic White Population 72% to 89.9% (High White Area)

Non-Hispanic White Population Less Than 72%

PRESERVATION LIST

Figure 2: Preservation List by Location and Demographic Served (by tracts)				
Demographic Served	Total Units	% of Units in Disproportionately Minority Areas	% of Units in High Poverty Areas	% of Units in RCAP Areas
Land Area of CT		*5.8%*	*10.5%*	*< 1%*
All	82,290	66%	69%	28%
Family	43,534	75%	78%	32%
Elderly	37,330	56%	58%	24%
Supportive	440	89%	83%	40%
People with Disabilities	442	48%	39%	6%

The Preservation List is the most comprehensive list available of the subsidized housing stock in Connecticut, but it does not include the entire inventory. For example, the number of units of supportive housing listed above represents only a fraction of the actual total.

TENANT-BASED HOUSING CHOICE VOUCHERS
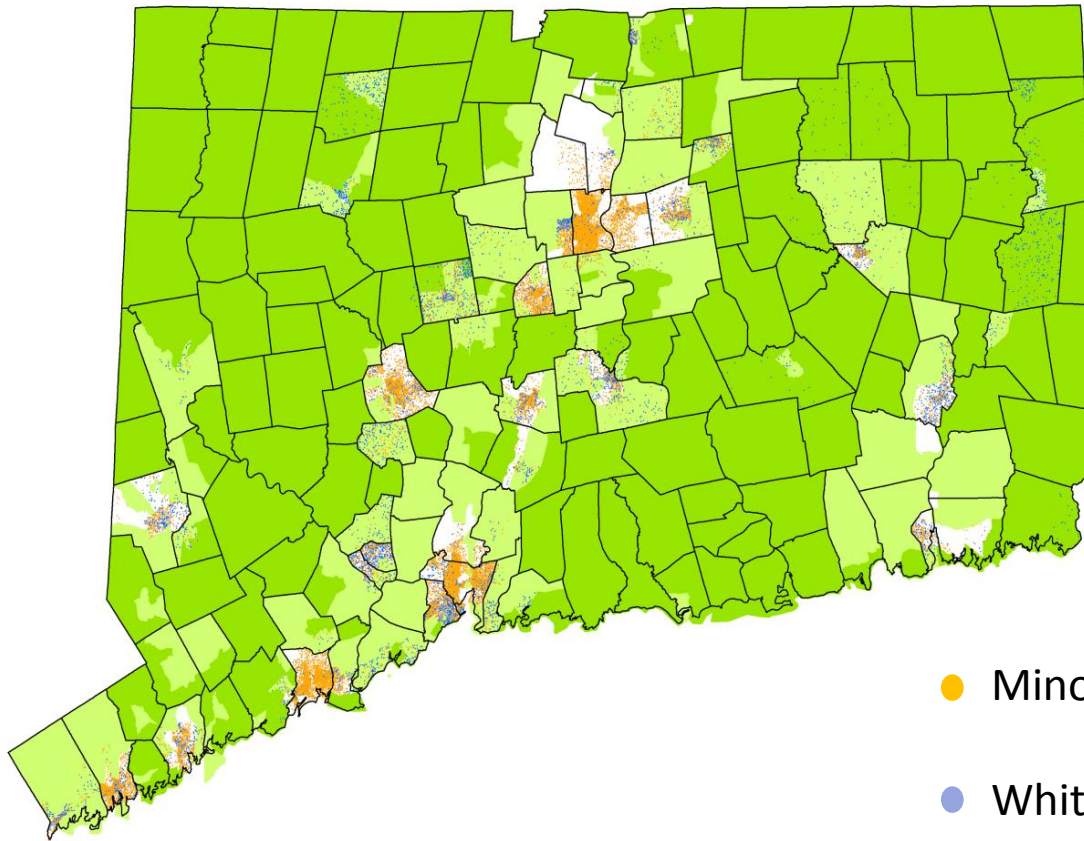
● Minority Voucher Holders

● White Voucher Holders

Voucher Holders by Location and Minority Status (by tracts)			
Voucher Holder Race/Ethnicity	% Voucher Holders in Disproportionately Minority Areas	% Voucher Holders in High Poverty Areas	% Voucher Holders in RCAP Areas
All Voucher Holders	83%	79%	33%
Minority Voucher Holders	92%	85.5%	40%
Non-Hispanic White Voucher Holders	62%	65%	15%

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LOW INCOME HOUSING TAX CREDIT PROGRAM
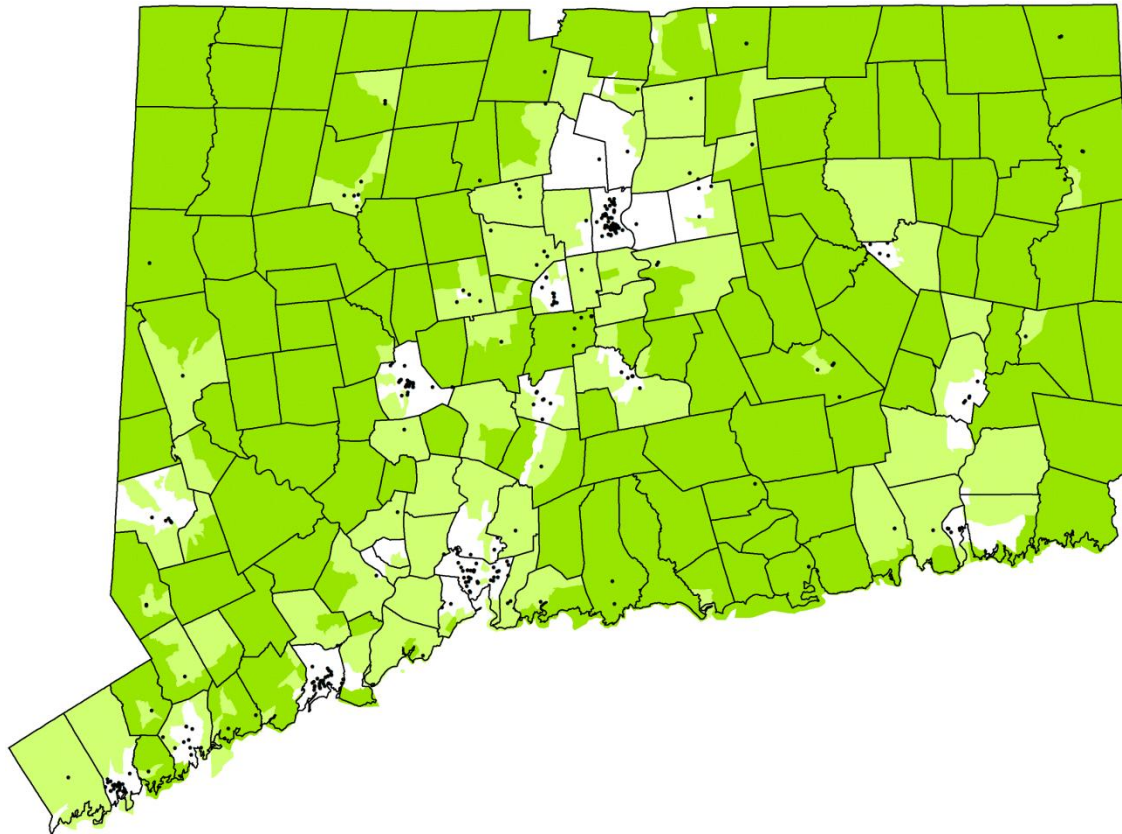
Figure 38: LIHTC by Race, Poverty and RCAP (by tract)				
Demographic Served	Total Units	% Units in Disproportionately Minority Areas	% Units in High Poverty Areas	% Units in RCAP
All	20,018	73%	73%	40%
Family	13,560	76%	76%	37%
Elderly	4,740	58%	55%	36%
Supportive	734	96%	96%	63%

OTHER FEDERAL PROGRAMS

Analysis: Federal Family Public Housing	
Disproportionately Minority Tracts	86%
Disproportionately High Poverty Tracts	89%
RCAP Tract	42%

Analysis: Federal Elderly Public Housing	
Disproportionately Minority Tracts	69%
Disproportionately High Poverty Tracts	76%
RCAP Tract	31%

SEGREGATION AND EDUCATION

Legend:
- 🟥 **Percentage of Families in Poverty Living in School's Census Tract**
- ⬜ **Percent of Students Eligible for Free/Reduced Lunch**
- 🟨 **Percent Minority Enrollment in Schools**
- ⬜ **Percent Non-Hispanic White Enrollment in Schools**

Chart data:

	Basic	Proficient	Goal
Percentage of Families in Poverty	16%	4%	2%
Percent Eligible Free/Reduced Lunch	83%	33%	6%
Percent Minority Enrollment	79%	35%	16%
Percent Non-Hispanic White Enrollment	21%	65%	85%

Other implications for:
Health
Education
Services
Poverty Concentration
Job Access

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WHAT DOES THIS MEAN FOR POLICY?

- Reevaluate our housing priorities and investments in order to realign our housing portfolio so it creates true housing choice.

- Consider the fair housing implications of every housing decision.

- Create more incentives and consequences to encourage all towns to take on their fair share of affordable housing.

- We need to help everyone understand that the future of Connecticut is a multiracial future. Connecticut will prosper if our growing population prospers.

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CREATIVE SOLUTIONS

- **Mobility counseling and other supports for families who want to move.**

- **Pair urban/suburban development.**

- **Connect development priority to school performance.**

- **Inclusionary zoning for the entire state.**

- **Restriction on State funding benefits for towns not hosting their "fair share" of affordable housing.**