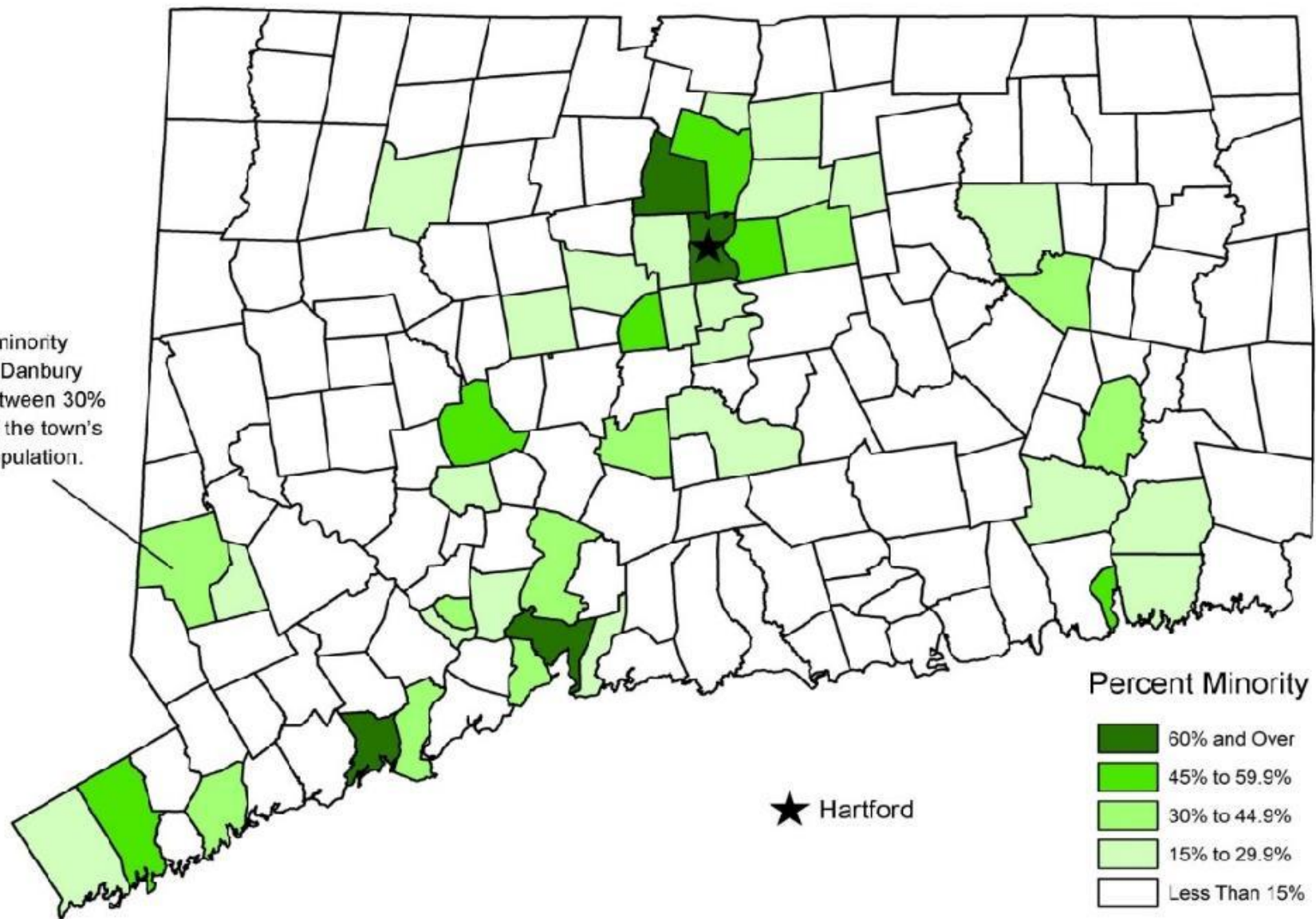




Segregation in Connecticut  
How did we get here?



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



# Segregation Statistics



- Connecticut is 71% White; 13% Latino; 9% African-American; 3.8% Asian; 4.2% Other
- 67% of State's population of color lives in 8% of Connecticut's towns;
- Two of every three persons of color live in just 15 of the State's municipalities;
- People with disabilities and people who have housing vouchers experience discrimination at higher rates than every other protected class.

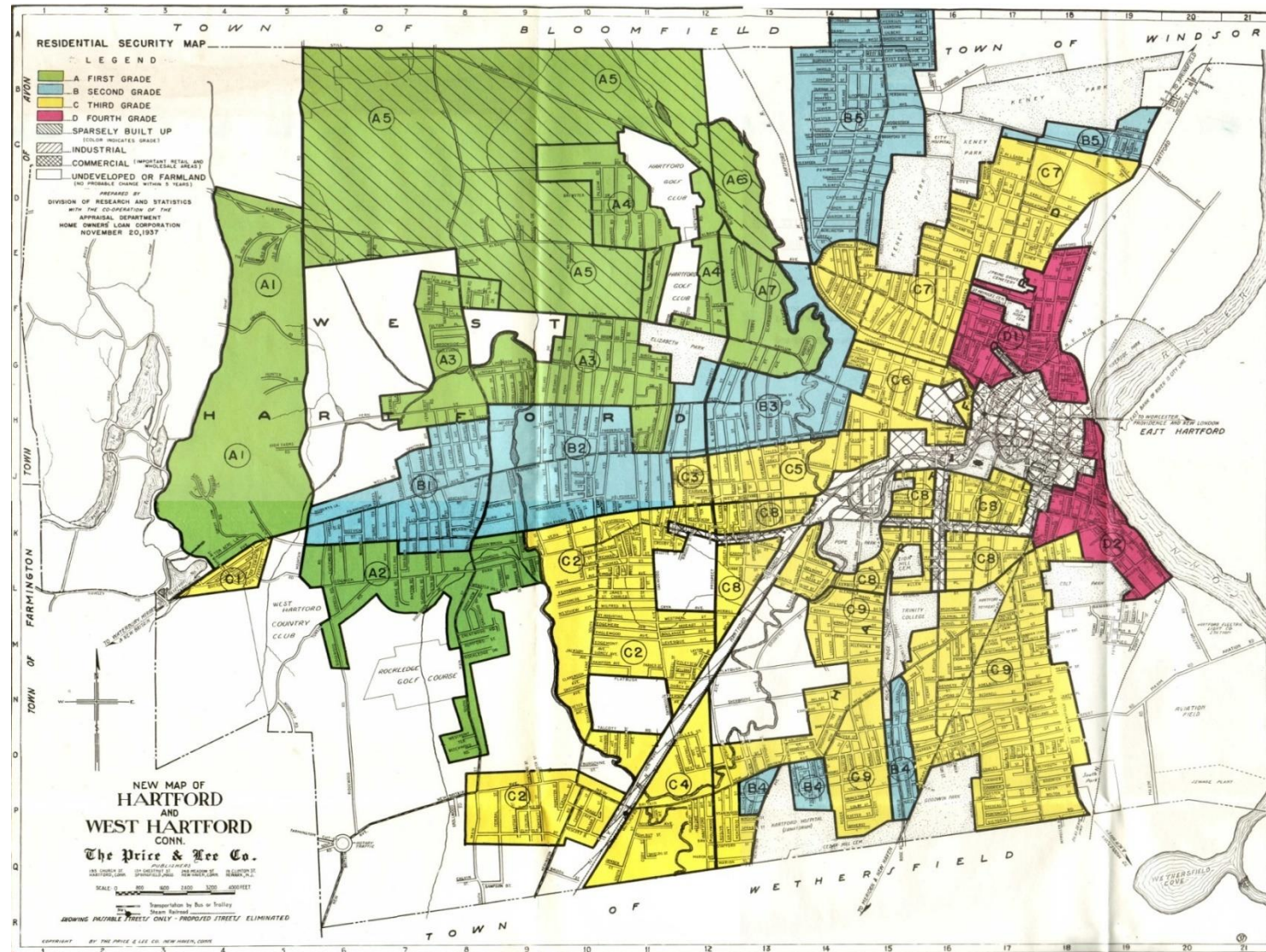
# Factors that Created Segregation



- Redlining
- Restrictive zoning
- Placement of public and subsidized housing
- Individual actors in the housing market



# Redlining



# Redlining



- System created by the Home Owners' Loan Corporation as part of the New Deal
- Recruited mortgage lenders, developers and real estate appraisers in 250 cities
- Credit-worthiness and risk were based on race and national origin
- Places with relatively high income levels still were redlined because of race/national origin

# Redlining



- Then—used explicit racial language to determine neighborhood rating, e.g. presence of foreign-born families, % Negro, “slum area . . . mainly occupied by Negroes”
- Now—racially diverse and majority non-white census tracts receive fewer mortgages than white census tracts even when controlling for income

# Redlining



- Low income African-Americans and Latinos are denied conventional mortgages at twice the rate of Whites in Bridgeport, Hartford, and New Haven and at 2.4 times the rate of Whites in Torrington
- Middle income African-Americans and Latinos are denied conventional mortgages at more than twice the rate of Whites in Bridgeport, Hartford, New Haven and Torrington



# Redlining



- Testing in 2016 and 2017 reveals people of color treated less favorably than Whites in 53% of the tests;
- African-American tester told her students loans were a huge problem; White tester not told this even though the White tester owed more;
- Latina tester told the branch she went to did not do mortgages; White tester was given written information and met with a loan officer

# Redlining—Restrictive covenants



- Restrictive covenants—no one who is not someone of the Caucasian race may reside in this home except if the person is a servant of someone who is Caucasian
- In West Hartford and Levittowns and other places around the country
- Unclear where else restrictive covenants are in CT
- Prevented people of color from escaping redlined neighborhoods

# Zoning



- State has the power to regulate zoning
- Has given this power to municipalities in Connecticut
- In general, zoning is used to set standards for location of industry, location of residential neighborhoods, preserving wetlands, regulation of traffic, etc.
- Legitimate concerns have been inflated and used to restrict where housing can be built

# Residential Zones



- 57.4% of municipalities do not include provisions for affordable housing
- Of municipalities that do include provisions for affordable housing, 95% require a special permit
- 25 municipalities have no provision for the construction of multifamily housing

# Restrictive Zoning



Use	Percentage of Zones Permitting Use
Single-Family Housing	84.2%
Two-Family Housing	49.1%
Multifamily Housing	49.2%
Elderly Housing	33.4%
Affordable Housing	15.5%



# Restrictive Zoning



- Lot sizes—need to have a standard for lot sizes to ensure it is big enough for the housing
  - Larger the lot size requirement more expensive housing is to build
  - Some towns have used lot sizes to restrict affordable housing
  - On average single family housing must have .52 acres, affordable housing developments must have at least 2.6 acres, multifamily housing must have 1.87 acres

# Restrictive Zoning



- Maximum density
  - Higher densities = lower cost to create housing
  - Two-family and multifamily housing on average are permitted 15 units per acre
  - Affordable housing is permitted 14.6 units per acre
  - Elderly housing is only permitted 11 units per acre
  - Yet more elderly units than affordable units have been developed in suburban municipalities

# Restrictive Zoning



- Other zoning regulations that have been inflated to exclude development
  - Watershed/wetlands designations
  - Parking
  - Sewer/septic systems
  - Open space

# Public and Subsidized Housing



- Historically
  - Placement of public and subsidized housing was done to create and/or reinforce segregation
  - Ability to get into housing was restricted based on race/national origin— “White” units
  - As people were able to move out of public and subsidized housing, where they went was determined by redlining and restrictive zoning

# Placement of Public and Subsidized Housing

## Governmentally Assisted Units by Racial Concentration (2011)

Source: DOH

Area	% of Total Units in Municipalities	% of All Family Units	% of All Elderly Units
Disproportionately Minority Municipalities (> 30% people of color)	63%	71%	52%
Disproportionately Non-Hispanic White Municipalities (> 72% Non-Hispanic White)	37%	29%	48%



# Access to Public and Subsidized Housing



- Marketing

- 70% of the more than 4,000 public and subsidized housing in suburban Hartford MSA had no AFHMP or staff did not know if they had an AFHMP
- Of those with an AFHMP, only 3 identified the group least likely to apply
- Questions asked of 280 tenants living in the Hartford MSA revealed that only 37% heard about waiting list openings from media or housing providers

# Access to Public and Subsidized Housing



- Tenant selection policies
  - 67% of public and subsidized housing complexes in suburban Hartford MSA had no tenant selection plan or their staff did not know if they had a tenant selection plan
  - Of the 41 complexes that had tenant selection plans, the majority stated that the application could not be mailed but must be returned in person
  - Three had reasonable accommodation policies
  - Most had a requirement of a home visit by housing staff

# Access to Public and Subsidized Housing



- Population served
  - Race and ethnicity are closely linked to age in Connecticut
  - 87.5% of people over 65 are White
  - 33.4% of Latinos are under age 18
  - 26.6% of African-Americans are under age 18
  - 19.6% of Whites are under age 18
- Majority of people eligible for elderly housing are White

# Other Housing Market Actors



- Real estate agents
  - Steering
  - Denials
  - Advertising
- Landlords
  - Denials
  - Different terms and conditions
  - Lack of reasonable accommodations

# Other Housing Market Actors



- Community redevelopment
  - Failure to include housing into redevelopment plans
  - Blight as the result of the foreclosure crisis
    - Women, African-American and Latino borrowers were more likely to have a permanent modification denied
    - 43% of foreclosure intakes from African-Americans were from Hartford, Bridgeport and New Haven
    - 51% of foreclosure intakes from Latinos were from Bridgeport, East Hartford, Hartford and New Haven
    - No more than 3% of White intakes were from any one city or town



# Resources



- CFHC's Fair Housing Tour
- 2015 Connecticut Analysis of Impediments to Fair Housing Choice
- The Center's recent reports on factors blocking access to housing-- <http://www.ctfairhousing.org/guides-and-reports>
- "Out of Balance" by the Open Communities Alliance, <http://www.ctoca.org/outofbalance>

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