

Testimony of Amanda Girardin  
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SB 1008 Sections 8 and 9

Good afternoon, Senator Daily, Representative Widlitz and other honorable members of the Finance Committee. My name is Amanda Girardin. I am a graduate student at the UConn School of Social Work, do my internship with the Middlesex Ten Year Plan to End Homelessness. I am here today to implore you vote yes for Sections 8 and 9 of SB 1008 pertaining to the bonding of \$80 Million dollars for affordable and supportive housing rehabilitation and construction.

Through my internship I work with people who are homeless, have been homeless or are at risk of becoming homeless because they live paycheck to paycheck and have not accumulated wealth. For many of these people finding suitable, affordable housing is their most difficult task. The Department of Housing and Urban Development defines affordable housing which costs owners or renters 30% or less of their household income. The State of Homelessness in America found that 80% of poor households in Connecticut are severely housing cost burdened, paying more than 50% of their income for housing. This amounts to 64,000 households. Some of the consumers I work with, pay 75-90% of their income towards housing leaving very little for food and clothing for themselves or their children. The National Low-Income Housing Coalition found that in 2010 a family would have to earn \$23/hr to afford a 2-br apartment at fair market rent (FMR). This wage is over double the current minimum wage and \$6 more than the average hourly wage in Connecticut.

There are many problems contributing to the lack of affordable housing. Part of it is wages that cannot keep up with the housing market. Another problem is that many projects that once got capital subsidies have now fallen into disrepair and need rehabilitation to be fit for human habitation. Another issue is that many developers are converting to FMR now that their contracts for affordable housing are up. The \$80 million proposed by Governor Malloy can go a long way towards preserving affordable housing that already exists, creating new affordable housing from existing housing stock, and constructing new affordable and supportive housing.

In addition to the 50 million set aside for affordable housing improvements, \$30 million is proposed to go towards supportive housing. Permanent supportive housing is a proven solution to homelessness, getting people off the streets, getting preventative health care and in many cases back into the work force. The cost of rent and services for someone living in supportive housing tends to be less than the cost for that same person to stay in shelters, utilize emergency services, be in prison or receive inpatient services. Studies in other states show cost savings of close to \$17,000 per unit built or 4 million dollars a year for tax payers.

As a student graduating in May with a Master's degree who still lives at home, finding a job and housing that I can afford is a big concern of mine. While I would like to stay in Connecticut, the wages and availability of affordable housing are not compatible. Connecticut is experiencing an exodus of work force people in their 20s and 30s leaving the state for this reason. Thus we are seeing a change in demographics in our state and a increasing dependency ratio that will worsen Connecticut's economic situation. Increasing the amount of affordable housing stock in Connecticut could go a long way towards ameliorating this mounting problem. Please vote yes for the \$80 million dollars proposed for affordable and supportive housing for this fiscal year.