

Chairman Butler, Chairman Holder-Winfield, Sen. Hwang, Rep. Kupchick, Honorable Committee Members,

My name is Faina Dookh and I work as a Project Manager at the state Department of Social Services. I came back to Connecticut after obtaining a graduate degree because it seemed a fine place to develop my skills and build a career. But I, like many of my young professional colleagues who have moved to Connecticut over the last two decades, need affordable places to live. And there are not enough of them here in Connecticut. That is why I have come tonight to tell you I strongly oppose HB5055, 5306, 5577, 5579, 5581 and the many other bills related to the 8-30g statute that would repeal or seriously weaken it.

Some of you may be surprised that I am the face of those who need affordable housing. But the fact is that for me, my friends and young co-workers, the ability to stay in Connecticut, which has some of the highest housing costs in the nation, depends on us being able to afford a decent place to live. That is, a place that doesn't require more than 30% of my income.

To do that today, I must share an apartment. That is very much like many co-workers, and the reason is often that (a) we aren't paid enough to afford higher housing costs and, (b) many of us have significant debt because we had to borrow to go to college and graduate school.

On the salary front, the "housing wage" as measured by the National Low Income Housing Coalition is \$23.02/hour in Connecticut, or about \$48,000/year to afford a typical two-bedroom apartment in our state. According to the state Department of Labor website, nearly half the 700 or so occupations in the state DON'T pay a median wage equal to the housing wage. That means many young workers are either doubling up, or spending too much for housing. That is bad for them, their futures and for our state's economy.

Much of the reason they can't afford more is because of education debt. The Institute for College Access and Success reported in 2013 that Connecticut college graduates had an average debt of about \$30,000, 6th highest in the nation. For those of us who've gone to graduate school, it can be much higher.

In Connecticut today, 10% of the housing stock is affordable in only 31 of our 169 cities and towns. That means that I have few choices of where to live. Unless more of those municipalities create more rungs on the low end of the housing ladder for me and my colleagues to choose from – from rentals, to condos to starter homes – I will be forced to build a career, and a family, in other states with more choices.

I am not an expert on the 8-30g statute. But I know from what I've read that it has nudged many towns to create not only affordable homes but also moderately-priced market-rate units. I also wonder how many of those towns would have done so had the 8-30g statute not given them that nudge.

Thank you for the opportunity to testify this evening. I would love to stay in Connecticut. But right now, it simply does not have a wide enough spectrum of housing choices in enough communities for me to not have to seriously consider moving to another state.