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Good morning Senator Marx, Representative Felipe, and members of the Housing Committee. I submit this testimony in strong support for SB 12: AN ACT CONCERNING CONNECTICUT'S HOUSING NEEDS – which aims to improve the housing conditions of all Connecticut residents by addressing the housing crisis facing our state.

Connecticut shares a challenge with many states across the country today: a crisis of available housing stock and affordability. Connecticut's situation is especially dire. We had the fewest available housing units per household of any U.S. state in 2023. Our state falls roughly 135,000 units short of meeting the affordable housing needs of all of our residents. Half of our state's renters spend over 30% of their monthly income on housing costs, making their housing circumstances unsustainable in the long-term and limiting their abilities to spend money on anything not connected to their housing burden. Every day that we allow this situation to continue, we choose to subject our most vulnerable residents to another day of uncertainty and, in some cases, another day without shelter. Through taking meaningful steps to address and correct this unjust reality, we can move closer to granting all residents of Connecticut the dignity they deserve – the dignity of having somewhere to call "home."

The housing shortage we face doesn't just impact our residents; it also harms our economy. A 2016 study by the National Coalition to End Homelessness estimated that Connecticut would save \$4,800 a year for every homeless person we permanently shelter. The net annual economic benefit of housing the roughly 5,000 homeless people in our state would exceed \$31 million, when adjusting for inflation. Today, the strain that homelessness creates on

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our economy, support systems, and social safety nets costs us roughly \$47,000 per homeless person annually, or \$235 million in total. Working to resolve the housing crisis in Connecticut will create a more affordable Connecticut.

Accomplishing this mission requires intentional and collaborative action. We must make housing construction more affordable and desirable to developers to develop more housing for people at all income levels, while intentionally increasing investments in constructing affordable units; remove barriers to entry that make many rental options inaccessible to lower-income residents; protect tenants' housing stability by ensuring they can stay in their home for a year as long as they are in good standing; explore more creative possibilities of what affordable housing can look like and where we can build it; and create an environment that makes smaller landlords more competitive in the market and limits the ability of large corporations to dominate housing markets and price-gouge renters. Finally, we must see meaningful action from every corner and community in the state. It is time for us to own this crisis, work together on the solutions, and make Housing for All a reality. We need more affordable housing where some already exists, as in our major cities which must grow their populations to enhance their future viability. In addition, we must create affordable housing in communities currently lacking diversity in housing options.

It is morally and economically unconscionable that we continue to allow this crisis to fester. We need to take comprehensive steps to ensure that everyone in our state has a place to live. Our streets will be safer, our local economies will flourish, and our support networks will be

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able to more effectively meet the needs of our communities. With a price tag of over \$250 million per year, we cannot afford to allow this housing crisis to continue.

Sincerely,

A handwritten signature in blue ink that reads "Martin Looney".

Martin M. Looney, 11th District

Senate President Pro Tempore