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.
• 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

<table>
<thead>
<tr>
<th>Use</th>
<th>Percentage of Zones Permitting Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family Housing</td>
<td>84.2%</td>
</tr>
<tr>
<td>Two-Family Housing</td>
<td>49.1%</td>
</tr>
<tr>
<td>Multifamily Housing</td>
<td>49.2%</td>
</tr>
<tr>
<td>Elderly Housing</td>
<td>33.4%</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>15.5%</td>
</tr>
</tbody>
</table>
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
<table>
<thead>
<tr>
<th>Area</th>
<th>% of Total Units in Municipalities</th>
<th>% of All Family Units</th>
<th>% of All Elderly Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disproportionately Minority Municipalities (&gt; 30% people of color)</td>
<td>63%</td>
<td>71%</td>
<td>52%</td>
</tr>
<tr>
<td>Disproportionately Non-Hispanic White Municipalities (&gt; 72% Non-Hispanic White)</td>
<td>37%</td>
<td>29%</td>
<td>48%</td>
</tr>
</tbody>
</table>
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 of 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