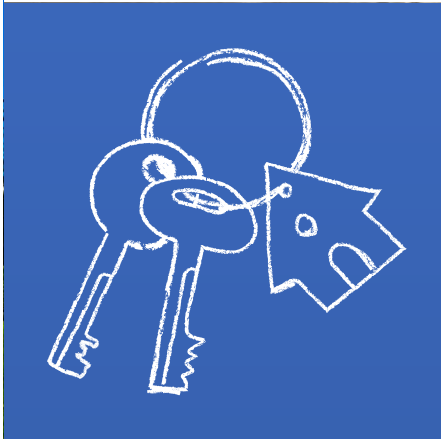


KEYS, NOT BARRIERS:

Ensuring Connecticut Housing Voucher Families Can Access Homes of Their Choice



OPEN COMMUNITIES
ALLIANCE

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Table of Contents

Introduction	1
Executive Summary	2
Part 1: Housing Vouchers 101	5
Part 2: Importance of Place, Choice, and Equitable Investment	20
Part 3: Where Are Voucher Families Located in Connecticut?	24
Part 4: Barriers and Solutions	42
Conclusion	56
Appendices	57

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About Open Communities Alliance

Open Communities Alliance is a civil rights organization that works to redress generations of discriminatory actions and policies based on race, ethnicity, and income to create open and inclusive housing opportunities in historically exclusionary communities, and to bring investments and equitable policy change that generate meaningful improvements in under-resourced communities of color.

Introduction

In Connecticut and many parts of our nation, high levels of residential segregation mean inequitable access to resources and amenities by race and ethnicity.¹ Redress must come in the form of equitable policies and investments in places and people with fewer resources *and* the elimination of barriers preventing individuals and families from having genuine choices in where they live. **Where government programs create or augment barriers to housing choice, there is an even greater imperative to take proactive steps to ensure housing choice.**

While we strive for a Connecticut in which every neighborhood offers equal opportunities for families to thrive, the current reality is that resources are not available on an equal basis. This means that the ability to choose where we live is one of the most significant ways a person can influence their quality of life. From where our children go to school to the neighbors we interact with to the quality of the air we breathe, the neighborhood where we reside determines much about our lives.

Housing voucher programs, such as the federal Housing Choice Voucher Program and the state Rental Assistance Program, are an opportunity to proactively support wider choices in housing. These critical programs cover a portion of the rent up to a cap for about a fourth of qualifying low-income families in Connecticut. In addition to providing shelter, voucher programs are meant to ensure choice. However, they often fail in this goal, which can thwart upward socioeconomic mobility for participating families seeking access to areas with greater resources.

This report explores where voucher families are living, barriers to housing choice facing families participating in voucher programs, and potential solutions.

¹ Ray, R. *et al.*, "Homeownership, Racial Segregation, and Policy Solutions to Racial Wealth Inequity," *Brookings Institution*, September 2021. Available at <https://www.brookings.edu/articles/homeownership-racial-segregation-and-policies-for-racial-wealth-equity/>. See also Quick, K. and Kahlenberg, R. "Attacking the Black-White Opportunity Gap That Comes from Residential Segregation," *The Century Foundation*, June 2019. Available at <https://tcf.org/content/report/attacking-black-white-opportunity-gap-comes-residential-segregation/>.

Executive Summary

Findings

Voucher households in Connecticut are segregated at significant levels in census tracts that have the state's highest poverty rates and the highest percentages of Black and Latino households.

- Fifty percent of Housing Choice Voucher holders live in tracts with poverty rates twice the statewide average or greater (more than 20.2% below poverty). These tracts represent only 2% of the state's land area and are home to just 14% of the state's overall population.
 - Despite strong indications that voucher holders are interested in a wide range of neighborhoods, over half (54%) of voucher households in Connecticut live in areas that have twice the population of color (74%) as the state as a whole. These areas, which represent 1.4% of the state's land area, are, notably considering the poverty analysis above, also where only 14% of the state's overall population live.
-

Although voucher programs are intended to allow participants access to any community, many towns in Connecticut have few, if any, voucher holders.

- Five municipalities, representing less than 3% of the state's land area, host 50% of Housing Choice Voucher households, but only 18% of the state's population overall.
-

Voucher holders primarily live in census tracts with the lowest-performing schools and greatest exposure to environmental hazards.

- Sixty-five percent of Housing Choice Voucher households live in school districts in the bottom quarter of performance, compared to 27% of households overall.
 - Fifty-four percent of Housing Choice Voucher households live in areas with the highest rates of persistent asthma (worst 10%), compared to only 35% of the population as a whole.
-

Many voucher holders have expressed a strong preference for living in areas with less crime. Future work should explore the extent to which voucher households are exposed to areas with higher levels of crime and/or the extent to which they feel safe in their neighborhoods.

- Assessing exposure to crime is a challenging issue, given considerations such as the impact of over-policing and racial profiling and the lack of complete census tract-level data, but the concern many voucher holders have expressed regarding their personal safety strongly suggests a future analysis of voucher holder exposure to crime is important.

Many Housing Choice Voucher households want housing choices outside of higher-poverty communities of color, meaning segregation of voucher households is not a product of individual household choices.

- In 2023, 72% of Seattle-area voucher holders participating in a baseline survey on housing choice indicated an interest in housing opportunities in higher-resource areas.²
- Based on 2017 Connecticut surveys, while an estimated 22–55% of voucher families (in the Hartford area) expressed an interest in remaining in communities that may be under-resourced, the remaining 45–78% said they would like to seek opportunities outside of higher-poverty areas.³

² DeLuca, S. *et al.*, “When Someone Cares About You, It is Priceless’: Reducing Administrative Burdens and Boosting Housing Search Confidence to Increase Opportunity Moves for Voucher Holders,” *The Russell Sage Foundation Journal of the Social Sciences*, September 2023, 9 (5) 179–211. Available at <https://www.rsjournal.org/content/9/5/179/tab-figures-data>. (Hereinafter DeLuca *et al.*, 2023.)

³ Erin Boggs, *et al.*, “Do Voucher Holders Want to Move to Opportunity?” *Poverty and Race*, April–June 2018. Available at <https://www.prrac.org/do-housing-choice-voucher-holders-want-to-move-to-opportunity/>. (Hereinafter Boggs, 2018.)

Barriers & Solutions

While the state waits for newly passed zoning laws to generate more affordable units over the next decade, there are strategies for addressing an array of other barriers preventing voucher holders from accessing the full range of neighborhoods. The barriers include:

- Housing authority decisions to set voucher values at levels insufficient to reach areas that are resource-rich and demonstrated to produce better outcomes for children.
- State law limitations on moves between housing authority jurisdictions, which are primarily defined by municipal boundaries.
- Insufficient support for voucher families with identifying affordable units, understanding the rental and voucher process, and learning about neighborhood features and benefits.
- Housing discrimination.
- Housing authority administrative hurdles, including failing to provide inspections in a timely manner; failing to transfer reasonable accommodations to a new housing authority; failing to communicate with voucher holders in a timely manner; and failing to publish the value of their vouchers, as required by state law.

Solutions

Solutions include:

- **Adopting Market-Responsive Voucher Values.** Pass a state law requiring that voucher values match rent levels in all communities, not just cities.
- **Expanding Areas of Operation for Housing Authorities.** Allow housing authorities to work across regions so voucher families do not have to contend with challenging red tape if they want to move to a different town. In their development capacity, housing authorities can more fully contribute to helping Connecticut address its affordable housing challenges.
- **Funding Mobility Counseling.** Invest in comprehensive statewide mobility counseling with post-move support, which helps voucher holders who want to move to higher-resourced areas with fewer rental units.
- **Combating Housing Discrimination.** Continue and expand state funding for fair housing testing and enforcement and adopt policies that create an even playing field for renters of color and voucher holders, like Just Cause Eviction. Support testing, such as allowing undisclosed recording of phone conversations for purposes of fair housing testing.
- **Funding Housing Authorities to Address Administrative Hurdles.** Increase housing authority funding to support more efficient and effective services so voucher families can quickly lease up, including special funds to allow for unit-holding incentives in the event of unavoidable housing authority delays, security deposit support, policy transparency, and more.

Part 1: Housing Vouchers 101

Housing voucher programs typically expect participants to contribute 30–40% of their income towards rent, while the program supplies the remaining rent up to a cap. The two major voucher programs that operate in Connecticut are:

- The federally funded **Housing Choice Voucher (HCV) Program** and
- The state-funded **Rental Assistance Program (RAP)**⁴

Combined, these programs provide just over 45,000 vouchers in Connecticut.

VOUCHER RESOURCES IN CONNECTICUT		
PROGRAM/ADMINISTRATOR	NUMBER OF VOUCHERS	PERCENTAGE OF VOUCHERS
Rental Assistance Program (RAP) State-funded vouchers administered by the Connecticut Department of Housing	5,718	13%
Housing Choice Voucher (HCV) Program - State Federally funded vouchers administered by the Connecticut Department of Housing	7,861	17%
Housing Choice Voucher (HCV) Program - Non-State Federally funded vouchers administered by local housing authorities and one regional program	31,655	70%
Total Vouchers	45,234	

Sources: HCV Program data is based on December 2023 data from the US Department of Housing and Urban Development. RAP data is from January 2024 and was provided by the Connecticut Department of Housing.⁵ The total number of active vouchers remained relatively constant from 2023 to 2025. The total number of RAP certificates active in 2026 was 5,503, or about 3.8% less than in 2024.⁶

⁴ Technically, the Rental Assistance Program issues “Certificates.” For the purposes of this report, the housing benefits for both the HCV Program and RAP will be referred to as “vouchers.”

<https://portal.ct.gov/doh/doh/programs/rental-assistance-program>.

⁵ Except when otherwise indicated, all figures used in this report are based on HCV Program data from December 2023 and RAP data from January 2024. This report and all included analyses were completed over the course of a year, and as such, newer data may be available. For the most updated data on HCVs, see the HUD Open Data portal at <https://hudgis-hud.opendata.arcgis.com/search?collection=Dataset>. For newer RAP data, contact the Connecticut Department of Housing directly.

⁶ Data provided to Open Communities Alliance by the Department of Housing in January 2024 and May 2026.

A Critical Resource in a Housing Cost-Burdened State

Vouchers become a particularly precious resource in a state like Connecticut, which is extremely housing-cost burdened. As a general matter, a household is considered “housing cost-burdened” when it pays more than 30% of its income towards housing costs.⁷ In Connecticut, 468,000 households, or 33% of all households, were considered housing cost-burdened in 2024.⁸ A 2025 report commissioned by the state of Connecticut found that Connecticut is the most housing-constrained state in the nation.⁹ As of 2025, the state’s home vacancy rate of 7% was the tightest in the United States,¹⁰ with workers needing an average wage of \$35.42/hour to afford a two-bedroom apartment on the open market (more than double the state minimum wage).¹¹

A salary of at least \$35.42/hr. is needed to afford a 2-bedroom apartment in Connecticut – more than double the state minimum wage of \$16.35.

RENT GAPS BY SELECTED SALARY LEVELS Average 2-bedroom apartment: \$1,842/month Salary needed if 30% goes towards housing: \$73,664/year (\$35.42/hour)		
OCCUPATION	MEDIAN HOURLY WAGE	SALARY GAP* TO RENT A 2-BEDROOM UNIT
Home Health Aide	\$18.69/hour	\$16.73/hour, or \$33,460 more a year needed
Nursing Assistant	\$21.78/hour	\$13.64/hour, or \$27,280 more a year needed
Office Clerk	\$22.75/hour	\$12.67/hour, or \$25,340 more a year needed

*Assuming full-time hours (40 hours/week) and 50 weeks worked in a year.

⁷ National Foundation for Credit Counseling, “How Much of Your Income Should Be Spent On Housing?” <https://www.nfcc.org/blog/how-much-of-your-income-should-be-spent-on-housing/>.

⁸ ACS 5-year estimates 2024, table B25140.

⁹ EConorthwest, “Connecticut Fair Share Housing Study Housing Needs Methodology & Allocation,” Commissioned by the Connecticut Office of Policy and Management, May 2025, p.3. Available at <https://storymaps.arcgis.com/stories/b4f07796ae7f431f9a39611a8bbb3e2c>.

¹⁰ “Connecticut Fair Share Housing Study,” prepared by EConorthwest, Jan. 30, 2025, Available at <https://storymaps.arcgis.com/stories/b4f07796ae7f431f9a39611a8bbb3e2c>.

¹¹ National Low Income Housing Coalition “Out of Reach” Reports, Connecticut, 2025. Available at <https://nlihc.org/oor/state/ct>.

Housing need is even more acute at lower income levels. At least 296,000 families in the state with household incomes of less than \$50,000 – roughly 30% of the state median income for a family of four – pay more than half of that income toward housing costs.¹² This means that without a voucher, a family of four would only be able to spend about \$1,000 per month on housing costs to spend no more than 30% of their income. Generally, these 296,000 “severely housing cost-burdened” families are *in addition* to the estimated 174,000 households who rely on government-subsidized housing, including portable vouchers and physical units of subsidized government housing.

By covering a portion of the rent for those low-income households fortunate to receive them, housing vouchers are a critical tool to bridge the gap between incomes that have not kept pace and exceptionally high housing costs. Only between 20% and 25% of Connecticut families who qualify for a housing voucher receive one.¹³ A significant number of these eligible households include wage earners,¹⁴ but their incomes are below what would allow them to afford the housing they need.

Vouchers are also intended to allow families choices in where to live.¹⁵ But in the face of skyrocketing housing costs, families frequently struggle to find housing at all, even in places that are not their preferred communities.

2025 STATE MEDIAN INCOME PERCENTAGES, AMOUNTS, AND HOUSING BUDGETS						
	QUALIFIES FOR A VOUCHER (TYPICALLY)					
	100%	80%	60%	50%	30%	25%
State Median Family Income ¹⁶ (based on a family of 4)	\$156,135	\$124,908	\$93,681	\$78,068	\$46,841	\$39,034
Monthly Housing Budget @ 30% of Income	\$3,903	\$3,123	\$2,342	\$1,952	\$1,171	\$976

Among the populations prioritized for vouchers

¹² American Community Survey 5-year estimates 2024, tables S2503: Financial Characteristics and S1903: Median Income in the Past 12 Months.

¹³ Partnership for Strong Communities “Rental Assistance Program Policy Brief,” 2022. Available at <https://www.pschohousing.org/wp-content/uploads/2024/01/RAP-Brief-4.28.22-FINAL-KP.pdf>.

¹⁴ *Id.* Thirty-five percent of HCV recipients report wages being the primary source of income.

¹⁵ The “Congressional findings and declaration of purpose” of the Housing and Community Development Act of 1974 include “the reduction of the isolation of income groups within communities and geographical areas and the promotion of an increase in the diversity and vitality of neighborhoods through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods.” 42 U.S.C. 5301(c)(6).

¹⁶ *Note:* This table shows the median family income for Connecticut based on a family of four (see footnote 12); however, HUD also provides income data by household size and regions within the state. More information is available at https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?inputname=STTLT*0999999999%2BConnecticut&selection_type=county&stname=Connecticut&statefp=09.0&year=2025.

Yet, despite Connecticut's constrained housing markets, there remain opportunities to open choices for voucher holders. A 2019 analysis conducted by the Center for Budget and Policy Priorities and the Poverty and Race Research Action Council found that while 35% of the Hartford region's voucher-affordable housing units with two or more bedrooms are located in areas with poverty rates of under 10%, only 17% of voucher households with children live in such areas.¹⁷ Without additional barriers, voucher households would be represented in lower-poverty areas at rates on par with the percentage of voucher-affordable housing, so efforts to reduce these barriers are well worthwhile.



¹⁷ Massara, A. and Knudsen, B., "Where Families with Children Use Housing Vouchers: A Comparative Look at the 50 Largest Metropolitan Areas," *Center for Policy and Budget Priorities and the Poverty and Race Research Action Council*, January 2019. Available at <https://www.cbpp.org/research/where-families-with-children-use-housing-vouchers>. (Hereinafter Massara and Knudson, 2019.)

Federal Housing Choice Vouchers

The Housing Choice Voucher (HCV) Program, formerly known as Section 8, was established by HUD in 1974 to assist low-income families with housing costs while promoting participants' ability to choose where they live.¹⁸ Instead of tying government funding to a particular public housing development or other physical building to guarantee affordability with in-place subsidies as previous programs had done, the HCV Program was intended to subsidize rent while promoting housing choice, by allowing recipients to participate in the private rental market.

Today, the Housing Choice Voucher Program is the largest federally funded housing program specifically aimed at helping low-income households.

The HCV Program serves a similar purpose as place-based public housing more intensively developed by the government in previous generations, even though it does not create additional physical units of housing.¹⁹ Today, it is the largest federally funded housing program specifically aimed at helping low-income households.²⁰

The HCV Program is administered by entities designated by HUD as Public Housing Agencies. This includes some, but not all, of Connecticut's Housing Authorities, the City of Hartford, and the Connecticut Department of Housing. For the purposes of this report, entities administering HCVs will be referred to as "housing authorities."²¹

¹⁸ While the HCV Program's stated purpose is to allow eligible families to "afford decent, safe, and sanitary housing," it is designed with several guardrails to ensure housing choices for participants (see, e.g., § 982.353(e) and § 982.401(a)(4)(iv)) and is housed within Section 8 of the Housing and Community Development Act of 1974, which has a general statement of purpose that includes addressing the "concentration of persons of lower income in central cities," "the reduction of the isolation of income groups within communities and geographical areas," and "the spatial deconcentration of housing opportunities for persons of lower income" (42 USC §5301).

¹⁹ "A Brief Historical Overview of Affordable Rental Housing," *National Low Income Housing Coalition*, 2015.

²⁰ https://nlihc.org/sites/default/files/Sec1.03_Historical-Overview_2015.pdf.

²¹ *Id.*

²¹ HUD's definition of a Public Housing Agency (PHA) under 42 § 1437a(b)(6) includes entities authorized to administer an HCV program. Typically, these are state-designated housing authorities, as defined by CGS § 8-40 et seq., which can be created by a municipality when it finds there is a shortage of safe and sanitary housing. Some, but not all, state-designated housing authorities are also HUD-designated PHAs and administer HCV programs. In addition, in at least two cases, HCV programs are being administered by entities that are not housing authorities under the state definition. In the case of the City of Hartford, the city itself is deemed a PHA by HUD and administers a Hartford *regional* voucher program even though it is not a housing authority under state law. Confusingly, there is a separate Housing Authority of the City of Hartford (generally known as the Hartford Housing Authority) which runs a separate HCV program in addition to other housing programs like public housing. The Connecticut Department of Housing is also a PHA for the purpose of running the statewide HCV Program.

HCVs can be used to rent any housing unit in the private market, so long as it meets certain requirements. These include that the unit:

- Is within a rental cap (called a “payment standard”) set by the housing authority;
- Meets housing quality inspection standards;
- Rents for an amount deemed reasonable compared to similar rentals nearby;²²
- Has utilities that are included in the rent or rent plus utilities is not above the limit set by the housing authority; and
- Has a landlord willing to rent to a voucher holder. This can be an issue even in a state like Connecticut, which has prohibited discrimination against voucher holders.

The federal HCV Program is the major voucher program operating in Connecticut. There are about 39,500 HCVs in use in the state.²³ Of these, about 7,900 are administered by the state through the Department of Housing, which in turn delegates program administration to a contractor, J. D’Amelia LLC. The remainder of the HCVs are administered by 44 public housing authorities,²⁴ which are almost entirely limited to operating solely within their municipal boundaries under Connecticut law, although in some instances they have formed multi-town regions through cooperative agreements. In the Hartford region, there is a regional jurisdiction created as a remedy to fair housing litigation.²⁵

Because rental prices vary greatly across Connecticut, HCV values play a central role in where HCV recipients can live. The values for HCVs are set through a two-step process.²⁶ First, HUD generates a Fair Market Rent (FMR) for regions of the state with the goal of ensuring that 40% of the housing units can be accessed by voucher families.²⁷ Second, housing authorities are permitted to set their HCVs at a level that is up to 10% above or down to 10% below the HUD FMR figure to adjust for local regional conditions.²⁸

²² Rent Reasonableness is a HUD standard meant to ensure HCV recipients are not being overcharged for rent. In order for a unit’s rent to be considered reasonable, it must be similar to comparable units in the same area https://www.hud.gov/sites/dfiles/PIH/documents/HCV_Guidebook_Rent_Reasonableness.pdf. This can become a challenge in areas with few rental units and therefore few comparators. One solution is to group comparator housing markets with similar costs and/or similar access to resources like higher performing schools.

²³ There were 39,592 HCVs in use in Connecticut as of December 31, 2025, approximately the same as the 39,516 HCVs in use as of December 2023 when the data for this report was collected. See HUD, HCV Data Dashboard, Available at <https://app.powerbigov.us/view?r=eyJrjoiM2Y2OTQ2MTAtODVhNC00YmM2LThhOWEtZWY4MGU5YWFmZDFmliwidCI6IjYxNTUyNGMlTiYzTktNGJjZC1hODkzLTExODBhNTNmYzdiMiJ9>.

²⁴ HUD HCV Dashboard, https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard.

²⁵ CGS § 8-40 et seq. Settlement agreement on file with Open Communities Alliance and available upon request.

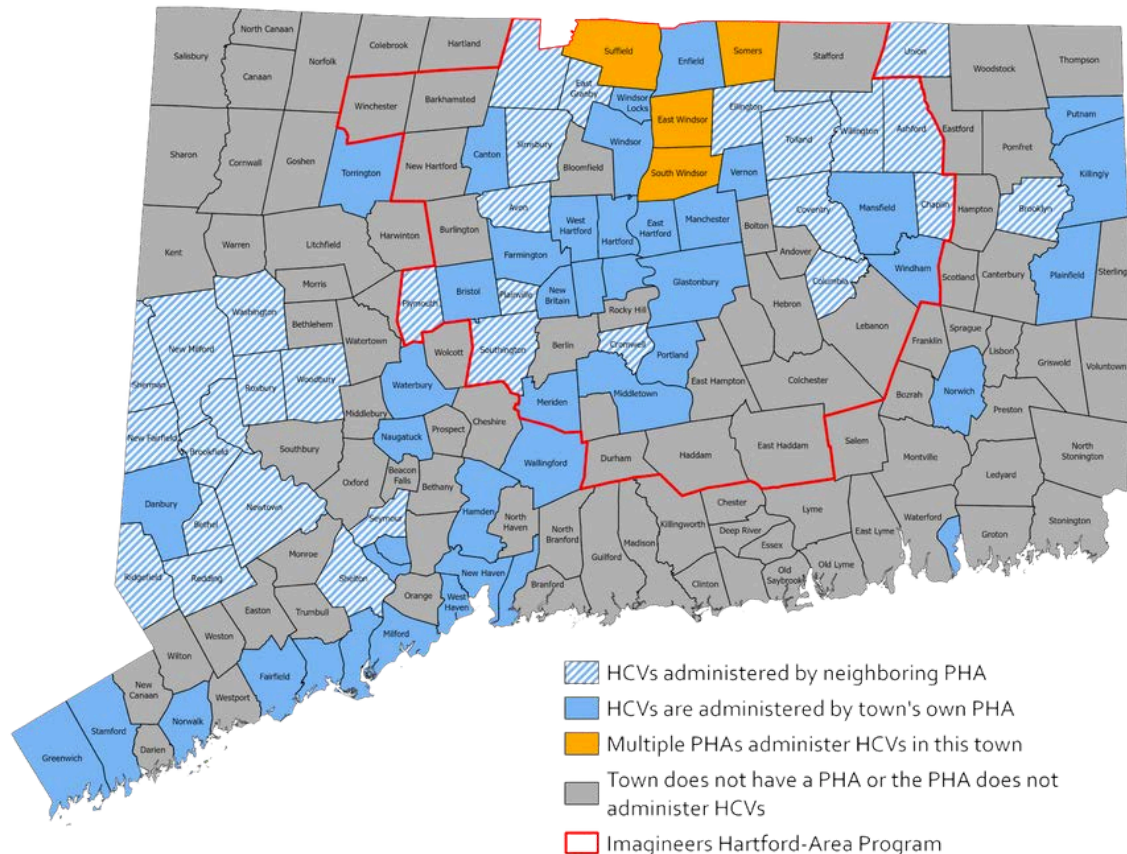
²⁶ “Fair Market Rents and Small Area Fair Market Rents,” National Housing Law Project. Available at <https://www.nhlp.org/initiatives/housing-voucher-utilization/fair-market-rents/>. See also National Housing Law Project and the Poverty and Race Research Action Council, *Advocates’ Guide to Mandatory Small Area Fair Market Rents*, 2024. Available at https://www.nhlp.org/wp-content/uploads/NHLP_PRRAC_Mandatory_SAFMR_FINAL.pdf#:~:text=In%202018%2C%20PHA's%20within%2024%20regions%20were,will%20be%20covered%20by%20the%20SAFMR%20rule. (Hereinafter NHLP SAFMR, 2024.)

²⁷ *Id.*

²⁸ *Id.*

Recognizing that housing prices can vary dramatically from neighborhood to neighborhood, in 2016 the Obama administration initiated a program in 24 metropolitan areas to adopt HCV values pegged to housing prices in each *zip code* rather than in each larger Metropolitan Statistical Area *region*. This new policy, called Small Area Fair Market Rents (SAFMR), acknowledged that HUD's practice of setting voucher values by region – still the practice guiding voucher values for 55% of HCV participants²⁹ – does not account for the wide variation of rents within regions and limits housing choices in a way that can reinforce segregation.³⁰ Now expanded to 66 metropolitan areas, the SAFMR calculation is also required by HUD to be used in the Hartford Metropolitan Statistical Area.³¹

Housing Authorities, Voucher Programs, and Partnerships in Connecticut



*Enfield and Windsor Locks Housing Authorities have overlapping partnerships in Suffield, Somers, East Windsor, and South Windsor. Additionally, South Windsor also accepts Vernon Housing Authority vouchers.

**Towns that have a PHA but do not administer Housing Choice Vouchers include: Bloomfield, Brooklyn, Seymour, Winchester (Winsted).

***CT Department of Housing also administers a statewide HCV program

²⁹ *Id.*

³⁰ Bibler, A., Brandly, C., Kahn, P., Lihn, M., & Taghavi, L. (2019). "Guest Editors' Introduction: Small Area Fair Market Rents," *Cityscape*, 21(3), 3-16. <https://www.jstor.org/stable/26820645>.

³¹ NHP SAFMR, 2024.

By state law (CGS § 8-40), housing authorities must operate within their own municipal borders unless their municipality has an official agreement with other municipalities. While such cooperative agreements exist (see the blue striped municipalities above), housing authority jurisdictions very rarely cross municipal boundaries when cities and towns have meaningfully different racial and ethnic compositions. There are three exceptions. First, municipalities in the Danbury region cooperate to form something of a regional program. However, this has a muted integrative impact, since Danbury administers only about 2% of the state's vouchers and, with an overall non-Hispanic white population of 40%, Danbury already has a higher percentage of white households than many other Connecticut cities.³² The second exception is the program administered by the City of Hartford through the contractor Imagineers LLC. This program covers over 30 municipalities and resulted from a settlement between Hartford, legal services organizations, and the Connecticut ACLU in 1990.³³ Lastly, the state of Connecticut's HCV Program and RAP, which serve about 30% of the state's voucher households, do not apply any municipal limits on where program participants can live.

The state's limits on where housing authorities can operate disincentivize them from promoting moves outside of their jurisdictions. Under HUD rules, housing authorities can lose 80%-100% of the administrative fee attached to each voucher if a household moves out of the housing authority's jurisdiction – a major loss of funding for already underfunded housing authorities.³⁴ If the jurisdiction of Connecticut housing authorities were regional, this disincentive would be mitigated.

Voucher households typically must go through an administrative process called "porting" in order to move from the jurisdiction of one housing authority to another. In OCA's experience with its own clients, the porting process is frequently so lengthy that HCV participants lose out on renting the unit they have identified, especially when the housing market is tight. Researchers have found that porting requirements are meaningful barriers to accessing housing outside of a housing authority's catchment area.³⁵

Incentives to Limit Choices

Due to the state's limits on where housing authorities can operate, they are disincentivized from promoting moves outside of their jurisdictions. Under HUD rules, housing authorities can lose 80%-100% of the administrative fee attached to each voucher if a household moves out of the housing authority's jurisdiction – a major loss of funding for already underfunded housing authorities. If the jurisdiction of Connecticut housing authorities were regional, this disincentive would be mitigated.

The limits on regional choices for HCV families become particularly restrictive when housing authorities avail themselves of HUD's policy permitting housing authorities to require HCV Program participants to reside in the housing authority's municipality for the first year they are in the program.³⁶ From a voucher family's perspective, between attachments children form to their school communities during that initial year and the considerable costs of moving, porting after their first year in the program can be challenging, even to places they initially preferred.

³² American Community Survey 5-year Estimates, Table DP05: Demographic and Housing Estimates. The non-Hispanic white populations of Hartford, New Haven, and Bridgeport are respectively 15%, 30%, and 25%.

³³ Settlement agreement on file with Open Communities Alliance and available upon request.

³⁴ 24 CFR § 982.354.

³⁵ Garboden, P. M. E. (2024). "You Can't Get There from Here: Mobility Networks and the Housing Choice Voucher Program," *Journal of Planning Education and Research*, 44(3), 1257-1274. Available at https://bu.primo.exlibrisgroup.com/permalink/01BOSU_INST/4g8s38/cdi_proquest_journals_3094859660.

³⁶ 24 CFR § 982.354.

Rental Assistance Program (RAP)

In 1985, the state of Connecticut created the Rental Assistance Program (RAP). Initially administered by the Department of Social Services, RAP is now a program of the Department of Housing (DOH).³⁷ Most RAP vouchers are currently administered by J. D'Amelia LLC, a contractor supervised by DOH who in turn contracts some administration out to housing authorities.³⁸ Generally, RAP-eligible families may not earn more than 50% of Area Median Income.³⁹

RAP functions similarly to the federal HCV Program, although there are a few key differences. One major distinction is that RAP recipients are able to use their voucher in any town in the state, unlike approximately 80% of HCV holders, who are restricted to their housing authority's jurisdiction.⁴⁰ In addition, the value of the RAP vouchers, the Maximum Allowable Rent (MAR), is set by D'Amelia using a somewhat different set of criteria than used to set the value of HCVs. These differences between the value of vouchers in different programs can cause confusion among voucher households and landlords.

"Mixed status" families, those with at least one member who is a US citizen or eligible immigrant but which may also include members without documentation, are eligible for RAP.⁴¹ With restrictions on eligibility likely to be imposed on the federal HCV Program,⁴² any expansion of RAP offers a potential pathway to ensure stable housing for lower-income, mixed-status families.

Thirty-eight states now have some form of state- or locally-funded tenant-based rental assistance, yet Connecticut's Rental Assistance Program is one of only seven income-based state funded housing voucher programs nationwide. There are about 5,700 RAP vouchers in use across the state, making up roughly 13% of the total rental vouchers in use in Connecticut.⁴³

Connecticut's Rental Assistance Program is one of only seven income-based state funded housing voucher programs nationwide.

³⁷ Kayleigh Pratt, "Rental Assistance Program Policy Brief," *Partnership for Strong Communities*, April 28, 2022. Available at <https://www.psychousing.org/wp-content/uploads/2024/01/RAP-Brief-4.28.22-FINAL-KP.pdf>.

³⁸ *Id.*

³⁹ Connecticut Department of Housing, Rental Assistance Program, DOH website as of 4/13/2026. Available at <https://portal.ct.gov/doh/doh/programs/rental-assistance-program>.

⁴⁰ Connecticut Department of Housing, Administrative Plan for the Rental Assistance Program, July 1, 2019 at pg. 1-1. Available at <https://portal.ct.gov/-/media/doh/2019-rap-admin-plan.pdf?rev=f572994fa7f544cd961bdb830b7da508&hash=25DD445389BCB7C046E6DCBDC84EE32A> (hereinafter DOH Admin Plan, 2019).

⁴¹ DOH Admin Plan, 2019 at pg. 2-3.

⁴² National Low Income Housing Coalition, "HUD Publishes Mixed-Status Rule," February 1, 2026. Available at <https://nlihc.org/resource/hud-publishes-proposed-mixed-status-rule>.

⁴³ Data provided by Connecticut Department of Housing.

Who Are Voucher Holders?

Myths abound about voucher holders, who have been stereotyped as unemployed, lazy, bad tenants, and worse. The truth is very different. The overwhelming majority of voucher holders who can work are in the labor force.⁴⁴ Vouchers are also a critical lifeline for people who are unable to work because of age, disability, or the need to care for young children.⁴⁵ Voucher holders tend to be longer-term tenants than non-voucher holders and are no more likely to cause damage to a unit than any other tenant.⁴⁶

By the Numbers

Housing Choice Voucher Holders in Connecticut⁴⁷

- 79%** 79% are headed by people of color⁴⁸
- 36%** 36% are single mothers
- 65%** 65% include a household member with a disability⁴⁹
- 38%** 38% are families with children
- 28%** 28% are seniors (62 or older)
- 55%** At least 55% have wages and/or other sources of income

Rental Assistance Program in Connecticut⁵⁰

- 69%** 69% are headed by people of color
- 50%** 50% have a disability
- 45%** 45% are female-headed

⁴⁴ Nationally, 79% of working-age, non-disabled voucher holders are in the workforce, albeit to varying degrees. Center for Budget and Policy Priorities, The Housing Choice Voucher Program, Policy Basics, September 30, 2024. Available at <https://www.cbpp.org/research/housing/the-housing-choice-voucher-program>.

⁴⁵ *Id.*

⁴⁶ Open Communities Alliance report "Doing Well While Doing Good: Promoting Opportunity and Housing Choice by Renting to Voucher Holders," available at https://www.ctoca.org/doing_well_while_doing_good_a_guide_for_landlords

⁴⁷ HUD Picture of Subsidized Households. Connecticut (state-level) Housing Choice Voucher Program. 2023. <https://www.huduser.gov/portal/datasets/assthsgh.html>. (Hereinafter HUD Picture of Subsidized Households.)

⁴⁸ The term "people of color" is defined here as individuals who identify as non-white and/or Hispanic for the purposes of the Census.

⁴⁹ Twenty-nine percent of non-elderly heads of household and 68% of elderly heads of households are people with disabilities. When combined, this equates to 41% of all heads of households in the HCV Program in Connecticut. HUD Picture of Subsidized Households.

⁵⁰ Connecticut Department of Housing, Analysis of Impediments to Fair Housing Choice, 2015, <https://portal.ct.gov/-/media/doh/analysisofimpediments2015pdf.pdf?la=en>.

What Do Voucher Holders Want?

Through in-depth interviews, focus groups, and surveys, meaningful percentages of voucher holders have reaffirmed that they are interested in housing choices in areas with greater resources – areas where comparatively fewer voucher households live. At the same time, there are many voucher holders who wish to remain in their current neighborhoods, despite stark resource inequities. This, once again, highlights the importance of both removing barriers to broader housing choices and reinvesting in areas with fewer resources.

In 2023, researchers found that many voucher families in the Seattle area are interested in housing choices outside of higher-poverty communities.⁵¹ In a baseline survey of 425 voucher households, 72% responded that they would be interested in moving to a higher-resource community, while at the same time sharing that they had not considered such neighborhoods because they were presumed to be out of reach considering the value of their voucher.⁵²

In a baseline survey of 425 Seattle voucher households, 72% responded that they would be interested in moving to a higher-resource community.

This confirms research conducted in the Hartford area. In 2017, OCA surveyed 635 low-income families in Hartford to learn more about their neighborhood preferences. In one survey, almost half of respondent voucher holders (45%) said they would like to move to higher-resource towns, such as Farmington, Glastonbury, and Simsbury.⁵³ Seventy percent of those households included children and for these responding households, personal safety and access to higher quality schools were their top priorities when looking for a new area in which to live.⁵⁴

Another OCA survey of 265 families conducted in partnership with the Hartford Knights found that 64% of low-income families with environmentally triggered health issues had an interest in moving to areas that were likely to improve health outcomes. In this same survey, 78% of participants who already had a rental assistance voucher indicated an interest in such a move.⁵⁵

⁵¹ DeLuca-Katz, 2023.

⁵² *Id.*

⁵³ Boggs, 2018.

⁵⁴ *Id.*

⁵⁵ *Id.*

These findings are consistent with broader research exploring neighborhood preferences of people of color, which is significant given that 70–80% of voucher heads of household in Connecticut are Black or Latino. This literature finds stronger preferences for neighborhood diversity reflecting more than their own race among people of color than among the white population.⁵⁶

In Seattle, when mobility counseling (targeted housing search assistance) was provided, the percentage of voucher holders who successfully moved to lower-poverty communities increased from 14% to 54%.

These results highlight the importance of policies that promote housing choice, such as ensuring pathways to higher-resource communities for voucher program participants, as well as equitable policies and investments in disinvested communities, such as effective community safety strategies and educational investments.



⁵⁶ See Charles, Camille. (2000). "Neighborhood Racial-Composition Preferences: Evidence from a Multiethnic Metropolis," *Social Problems*. 47. 10.2307/3097236. Available at https://www.researchgate.net/publication/246925845_Neighborhood_Racial-Composition_Preferences_Evidence_from_a_Multiethnic_Metropolis; Ellen, Ingrid. 2000. *Sharing America's Neighborhoods: The Prospects for Stable Racial Integration*. Cambridge, MA: Harvard University Press; Krysan, Maria, and Kyle Crowder. 2017. *Cycle of Segregation: Social Processes and Residential Stratification*. New York: Russell Sage Foundation.

Done Right, Voucher Programs Promote Integration and Affirmatively Further Fair Housing

Federal laws that prohibit discrimination based on race and other protected class statuses, and that prohibit the perpetuation of segregation, apply to all entities administering federal Housing Choice Vouchers. As the recipients of federal funding, HCV administrators and the state of Connecticut in its operation of the RAP must “affirmatively further fair housing” – which means they must take meaningful actions to overcome patterns of segregation and foster inclusive communities.⁵⁷

State law also requires the Connecticut DOH to promote integration. Housing authorities administering vouchers must “affirmatively promote fair housing choice and racial and economic integration in all programs,” including by “assessing the barriers to housing choice for program participants and rectifying them.”⁵⁸

In addition to DOH and the Connecticut Housing Finance Authority’s agency-wide obligations to “affirmatively promote fair housing choice and racial and economic integration in all programs administered or supervised by such housing agency,”⁵⁹ the RAP is subject to specific anti-segregation mandates. The statute establishing the RAP states that the program shall be administered to:

Housing authorities administering vouchers must “affirmatively promote fair housing choice and racial and economic integration in all programs,” including by “assessing the barriers to housing choice for program participants and rectifying them.”

Promote housing choice for certificate holders and encourage racial and economic integration. . . . The commissioner shall establish maximum rent levels for each municipality in a manner that promotes the use of the program in all municipalities. . . . The commissioner shall inform certificate holders that a certificate may be used in any municipality and, to the extent practicable, the commissioner shall assist certificate holders in finding housing in the municipality of their choice.⁶⁰

⁵⁷ Stacy Seicshnaydre, “Missed Opportunity: Furthering Fair Housing in the Housing Choice Voucher Program,” 79 *Law and Contemporary Problems* 173-197 (2016). Available at <https://scholarship.law.duke.edu/lcp/vol79/iss3/8>.

⁵⁸ CGS § 8-37cc.

⁵⁹ *Id.*

⁶⁰ CGS § 8-345(e).

Case Study: The Trejo Family and the Kafkaesque World of Housing Vouchers

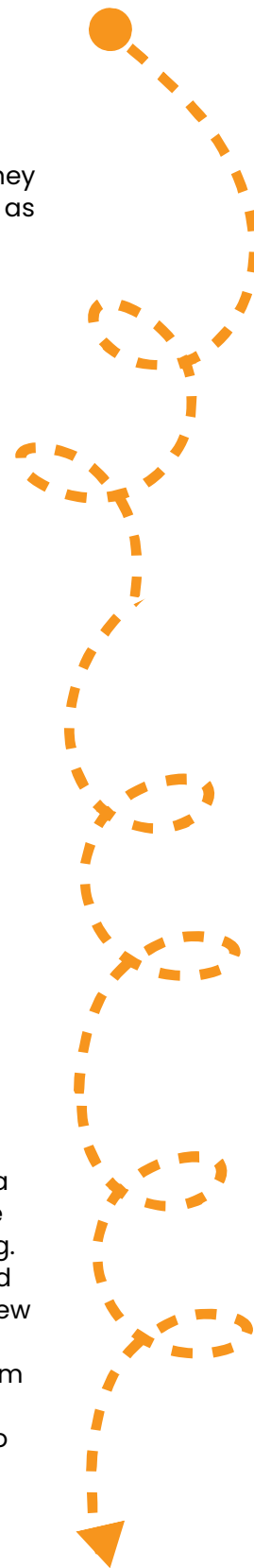
Squalid Conditions: Nelba Trejo⁶¹ and her family lived in uninhabitable government-subsidized housing in Hartford. After years of tenant organizing and protest, Nelba and her neighbors won the right to move with the assistance of Housing Choice Vouchers. The Trejos were ecstatic, believing they now had the ability to move to West Hartford or Glastonbury, which they saw as offering important opportunities for Nelba's grandchildren.

Withholding Information & Resources: Unfortunately, while the Trejo family could theoretically use their voucher outside of Hartford, the issuing housing authority only disclosed the value of the voucher in Hartford, not revealing that it was worth more in the surrounding suburbs – a problem that would be resolved if Connecticut's law limiting housing authority jurisdiction were reformed. The housing authority failed to communicate throughout the process, including by not returning Nelba's calls, not sending her notices of deadlines, and shuffling her between case workers, many of whom were not bilingual (Nelba is primarily Spanish-speaking). Unreasonably short timeframes in which to find a unit – or lose the voucher altogether – and to complete an inspection in a tight housing market made Nelba's housing search more daunting. More than anything, the housing authority's failure at the beginning of her search to provide mobility counseling – specialized housing counseling proven highly effective in assisting voucher holders interested in making the move to hard-to-reach lower-poverty areas – meant that Nelba's family could only find housing in a higher-poverty area or risk losing their voucher altogether.

Lack of Mobility Counseling: After a year of living in a neighborhood with high levels of crime and under-performing schools, Nelba tried to "port" (transfer) her voucher to another housing authority with regional jurisdiction that would give her access to suburban communities and would provide mobility counseling to help her find a unit. But the housing authority told Nelba that she needed to identify a unit before she could port to another housing authority, which presented a catch-22, since the original housing authority did not provide mobility counseling.

Voucher Threatened: Nelba then proposed that she transfer her voucher to a regional housing authority while staying in her current unit so she could have time to look for another unit without worrying about delays caused by porting. The regional housing authority balked at the additional paperwork that would be necessary for her to remain in the current unit while also trying to find a new unit. Even so, Nelba moved forward with the transfer only to face a morass of recertification paperwork because her files did not automatically transfer from one housing authority to another. Supported by legal advocates, Nelba was finally permitted to transfer her voucher to a housing authority with access to the whole Hartford region and mobility counseling assistance.

⁶¹ Name changed to protect anonymity.

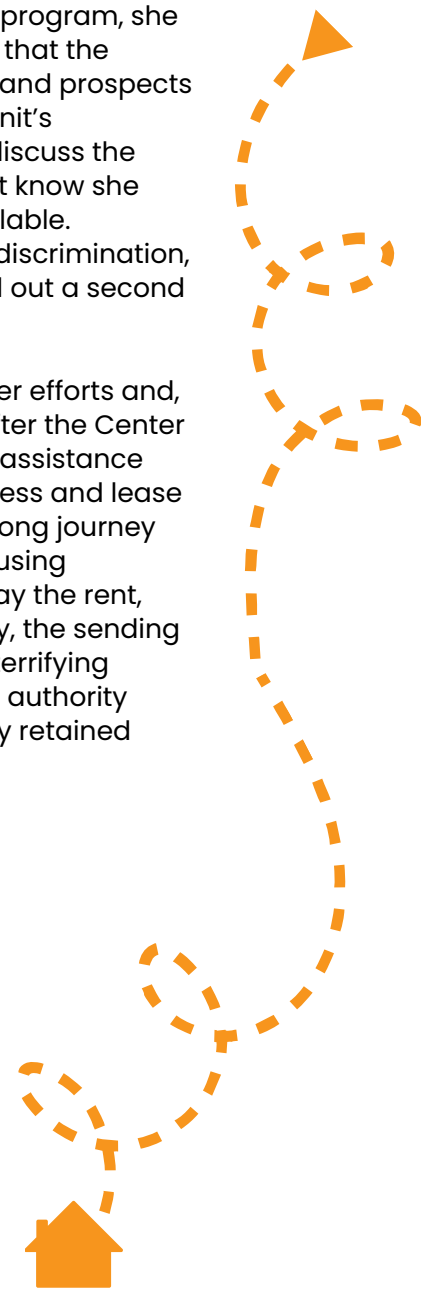


Discrimination: Once Nelba gained access to a regional voucher program, she began her housing search. She found an ideal unit in Glastonbury that the landlord told her over the phone was available. She went to see it and prospects still looked good – the leasing agent was friendly, confirmed the unit’s availability, and gave Nelba an application. Nelba went home to discuss the possibility with her family and, within an hour, let the leasing agent know she would take the unit. However, Nelba was told it was no longer available. Subsequent fair housing testing strongly suggested that housing discrimination, based on Nelba’s voucher, was at play. The same scenario played out a second time with a housing provider in Wethersfield.

Finding a Unit: Disappointed but not defeated, Nelba redoubled her efforts and, with the help of a family member, identified an available rental. After the Center for Leadership and Justice provided support and security deposit assistance and Open Communities Alliance assisted with the portability process and lease up, the family was able to complete the move and believed their long journey was over. Due to a rent calculation error, however, the sending housing authority’s staff became confused about who was supposed to pay the rent, forcing Nelba to pay rent for two units at the same time. Eventually, the sending housing authority threatened to reclaim the family’s voucher – a terrifying prospect for the Trejos. With further legal intervention, the housing authority reconsidered their position, the error was corrected, and the family retained their voucher.

Home, finally: Nelba’s own diligence and perseverance, along with substantial legal intervention and external financial support and advocacy from nonprofit advocates, were crucial to the family’s success in securing a single-family home in West Hartford. She and her family are elated to have the opportunity to live in a place that offers many resources for her family.

The Trejos’ housing odyssey has a happy ending, but it lasted for more than two long years, required advocacy and litigation, and subjected the family to great emotional heartache and financial strain – just to use a government program intended to give them access to housing choice.



Part 2: Importance of Place, Choice, and Equitable Investment

Why Choice Matters

Housing is about much more than a building. Where a home is located can have wide-ranging implications for educational opportunities and job prospects, health and safety, community connections, and more. At the same time, definitions of the “ideal” neighborhood vary widely from household to household and person to person.

Genuine choice in housing ensures individuals and families have access to options that maximize what is important to them. That could include living near family, cultural or faith institutions, health care, high-performing schools, or safe streets. A family may also prioritize neighborhoods with cultural or racial diversity or particular social services.

The ability to access areas providing certain levels of services, such as high performing schools, or conditions, such as fewer asthma triggers, is another reason housing choice is important. More than 60 years of social science research demonstrates that the children of lower-income families, including those with government housing vouchers, who move to higher-resourced areas are likely to realize significant upward mobility, including higher incomes, improved educational outcomes, and greater social stability.⁶²

Surveys and focus groups conducted with voucher families reveal that there are a range of preferences about where to live, with anywhere from 45% to 72% of voucher households interested in moving out of lower-resourced communities.⁶³ It is critical to work toward the goal that all neighborhoods offer bright futures for their residents and to honor the wishes of families who prefer to live in neighborhoods that might have fewer resources but are chosen for reasons like proximity to family and community. At the same time, there is a public policy imperative and a legal obligation under the federal Fair Housing Act to ensure all families, especially those relying on government housing programs, have choices in where they live and access to areas that demonstrably improve life outcomes, particularly for children.

Surveys and focus groups conducted with voucher families reveal that there are a range of preferences about where to live, with anywhere from 45% to 72% of voucher households interested in moving out of lower-resourced communities.

⁶² See, e.g., Chetty, R., & Hendren, N. (2018). “The Impacts of Neighborhoods on Intergenerational Mobility I: Childhood Exposure Effects,” *The Quarterly Journal of Economics*, 133(3), 1107–1162. Available at <https://opportunityinsights.org/paper/neighborhoodsi/>.

⁶³ Boggs, 2018.

Segregation in Connecticut

When considering the locations of voucher households, who are disproportionately people of color, it is important to look at the broader context of geographical segregation and access to opportunity in Connecticut. By a range of measures, Connecticut is a significantly segregated state.⁶⁴ Roughly 50% of people of color live in just 3% of the state's land area.⁶⁵ Comparatively, 9% of white residents live in the same 3% of the land area. These areas have higher poverty rates, lower performing schools, and fewer municipal resources. It is important to note that while higher-resourced neighborhoods should be made available to low-income families, these moves do not replace the need for reinvestment in our disinvested communities.

Racial segregation is particularly significant because people of color in Connecticut are more likely to live in areas with higher poverty rates, fewer municipal resources, and a lack of other amenities such as high-performing schools. In the census tracts where 50% of families of color reside, the poverty rate hovers around 20%, twice the rate of the state as a whole. Such areas are home to only 9% of white, non-Hispanic households.

Roughly 50% of people of color in Connecticut live in just 3% of the state's land area.

There is a range of well-documented explanations for segregation, but chief among them are historic intentional government policies – and their contemporary iterations – that limited or limit the ability of people of color and lower-income people to access higher-income and higher-resource communities, the siting of subsidized housing almost exclusively in higher-poverty areas, and related wealth and income disparities between white households and households of color.⁶⁶ Such policies also drove and drive disinvestment from areas that are now higher poverty and disproportionately home to people of color, which lead to lower municipal tax revenue, unsanitary housing conditions, and more.⁶⁷

⁶⁴ A 2024 report by New America found that 8 of the top 100 most unequal borders between towns are in Connecticut, despite Connecticut's relatively small population. Connecticut had 23 total borders in the 300 most unequal borders in the country. Stadler & Abbott, *Crossing the Line: Segregation and Resource Inequality Between America's School Districts*. February 2024. Available at https://d1y8sb8igg2f8e.cloudfront.net/documents/Crossing_the_Line_Segregation_Inequality_Americas_School_Districts_Report_FINA_xc6iOle.pdf.

⁶⁵ Based on an analysis of Census data conducted by OCA. See Appendix C for full chart.

⁶⁶ Rothstein, R. (2018). *The Color of Law*. Liveright Publishing Corporation. p. 190-191, 207.

⁶⁷ *Id.* at p. 93-99.

The long-term implications of the history of segregation are critical to understand. The difference in the median wealth of Black households and the median wealth of white households nationwide is currently over \$240,000, with Black wealth just 15% of white wealth. This staggering gap means that Black households have significantly fewer resources to invest in housing in more expensive, resource-rich communities.⁶⁸ Academic research has attributed almost all of this wealth disparity to government policies like redlining and racial covenants that prevented Black households from entering housing markets that allowed other families to accumulate wealth at more significant levels.⁶⁹ And, of course, with neighborhood and municipally-defined school districts, housing segregation is the direct cause of school segregation, a challenge that by virtue of the *Sheff v. O'Neill* school desegregation litigation and settlement, the state of Connecticut has a clear imperative to address.⁷⁰ Ensuring housing voucher programs enable housing choices across all types of communities should be part of the solution.

Half of Connecticut's population of color lives in just 3% of the state's land area.

- In these tracts, the average poverty rate is 22%, more than twice the state average.
- Only 9% of the state's non-Hispanic white households live in these areas

Poverty Rate by Census Tract

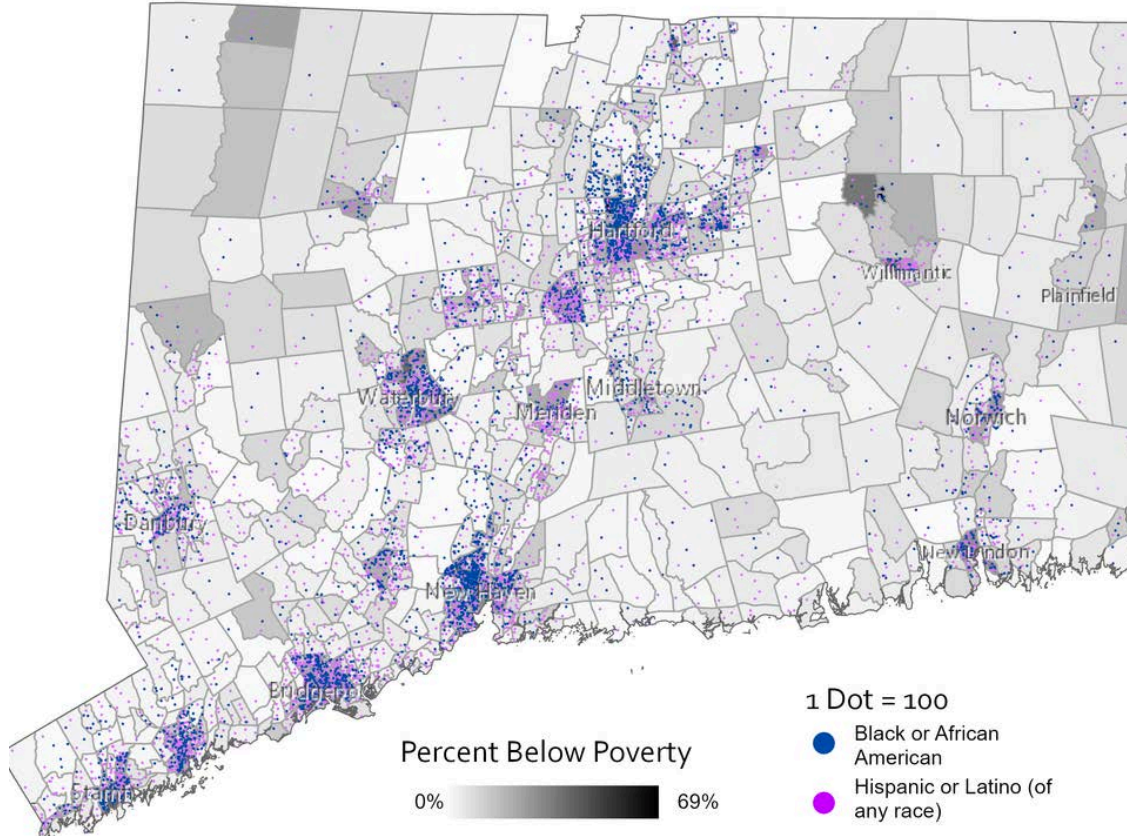


⁶⁸ Perry, Stephens, and Donoghoe, "Black wealth is increasing, but so is the racial wealth gap," Brookings Institution (2024). Available at <https://www.brookings.edu/articles/black-wealth-is-increasing-but-so-is-the-racial-wealth-gap/>.

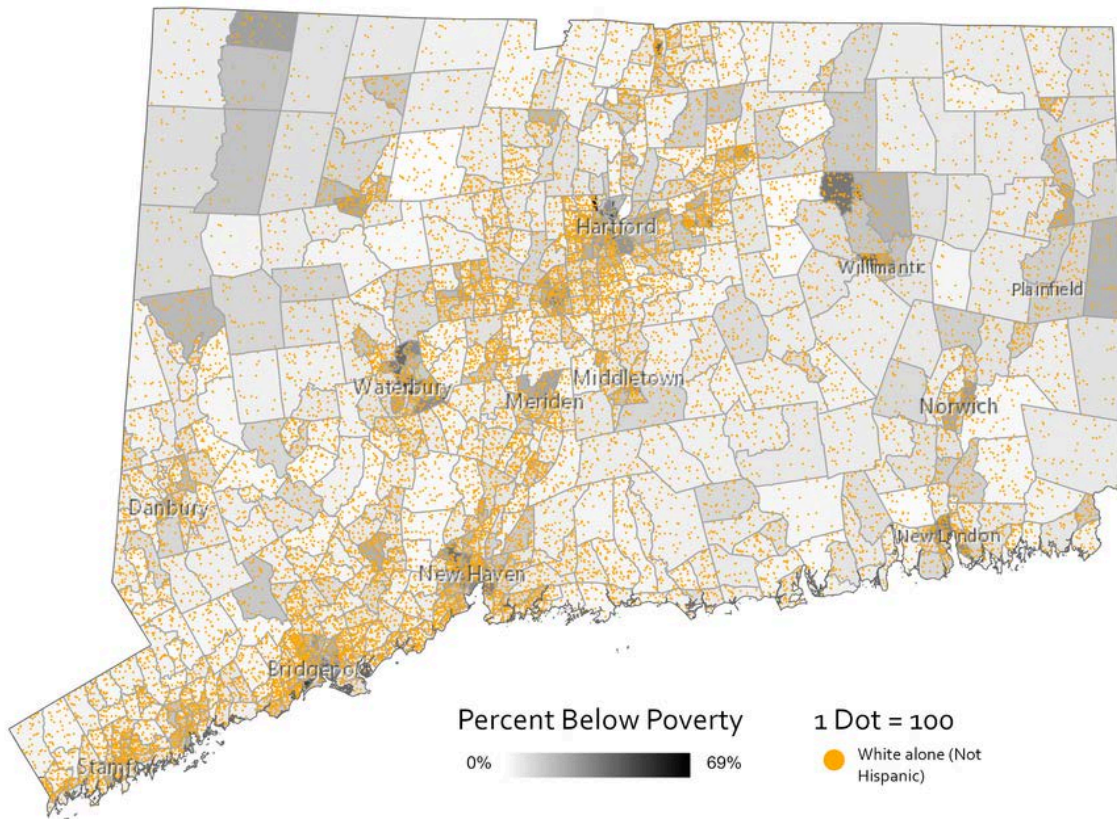
⁶⁹ Richard Rothstein, *Color of Law*, p. 179-180.

⁷⁰ Sheean, E. *et al.*, "Separate & Unequal: The Interactive Effects of Housing and Education Policies on School Segregation in Connecticut," *Connecticut Voices for Children*, October 2020. Available at https://ctvoices.org/wp-content/uploads/2020/10/Separate-and-Unequal_Just-Research-Final.pdf. Learn more about *Sheff v. O'Neill* at <https://naacpldf.org/case-issue/sheff-v-oneill/>.

Black and Latino Population by Census Tract Poverty Rate



White Population by Census Tract Poverty Rate



Part 3: Where Are Voucher Families Located in Connecticut?

Given the implications of housing choice for a family's ability to realize its goals, the stated desire of many voucher participants for greater housing location choices, the research on the impact place has on outcomes for children, the obligation to comply with fair housing laws, and the public policy imperative to counteract poverty concentration, it is important to consider this question when analyzing the locations of voucher families.

Are voucher programs fulfilling their promise of offering participants true housing choices?

To assess whether voucher programs in Connecticut offer genuine housing choice, OCA analyzed two datasets: first, census tract-level data for any HCV Program household located in a tract that is home to at least 11 voucher households (data for tracts with fewer than 11 vouchers is suppressed to protect privacy); and second, town-level data on the location of RAP voucher holders.⁷¹ The RAP municipal-level data is helpful for getting a general sense of where state-funded voucher recipients live, but town-level data does not allow for a more specific tract-level analysis, which is important because poverty rates and racial composition can vary significantly within municipalities.⁷²

Overall, the highest percentage of HCV Program and RAP households:

- 1 Live in a small percentage of the state, by land area and municipality.
- 2 Reside in areas with high rates of poverty and with Black and Latino populations that are higher than the state's average.
- 3 Live in communities with lower-performing schools, less tree cover, and other indicators of increased environmental health risk.

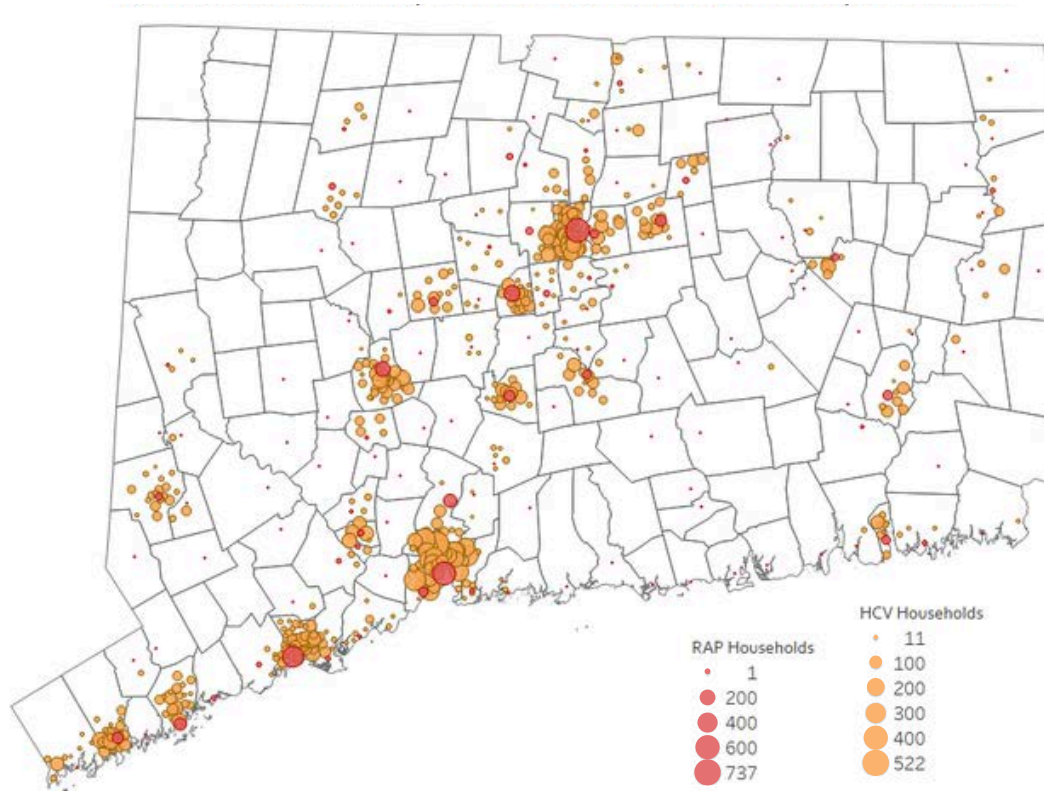
⁷¹ HCV Program data from HUD Open Data and RAP data obtained from Connecticut Department of Housing included information on 2023 HCV Program and RAP participants. The number of HCVs was approximately the same as in December 2025 with very little variation in census tract or municipality locations.

⁷² DOH responded to a request for tract-level data by reporting that they do not keep the location of RAP vouchers by census tract. Email with Steve Dilella, Director of Individual and Family Support Programs for DOH, January 11, 2024.

A simple map of voucher locations with no additional indicators demonstrates that voucher households are clustered in certain areas of the state. What follows is an exploration of whether this clustering raises concerns considering where other populations in the state are living and neighborhood conditions.

Voucher Households by Location

Including RAP Households (by town) and HCV Households (by census tract)



1. Land Area & Municipality: Voucher households live in a small percentage of the state, by land area and municipality.

HCVs By Tract: 50% of Housing Choice Voucher households live in just 3% of the state's land area.

- Half of HCV families live in just 3% of the state's land, where 17% of the overall population lives – and, as discussed in more depth later in this report, these are the areas of the state that are most isolated from opportunity structures, have higher rates of poverty, and are most exposed to several detrimental environmental factors.

HCVs & RAP Vouchers by Municipality: 5 municipalities host just over 40% of RAP vouchers and 50% of the state's HCVs.

- In Connecticut, 51% of all voucher holders – 52% of HCV holders and 43% of RAP voucher holders – live in the state's five largest cities, which combined make up less than 3% of the state's land area and are home to 18% of the state's total population. These municipalities are:

MUNICIPALITY	PERCENTAGE OF ALL VOUCHERS (HCV & RAP)	PERCENTAGE OF STATE POPULATION
Bridgeport	9%	4%
Hartford	15%	3%
New Haven	16%	4%
Stamford	5%	4%
Waterbury	6%	3%
Percentage of All Vouchers	51%	18%

Two Notes on Voucher Data

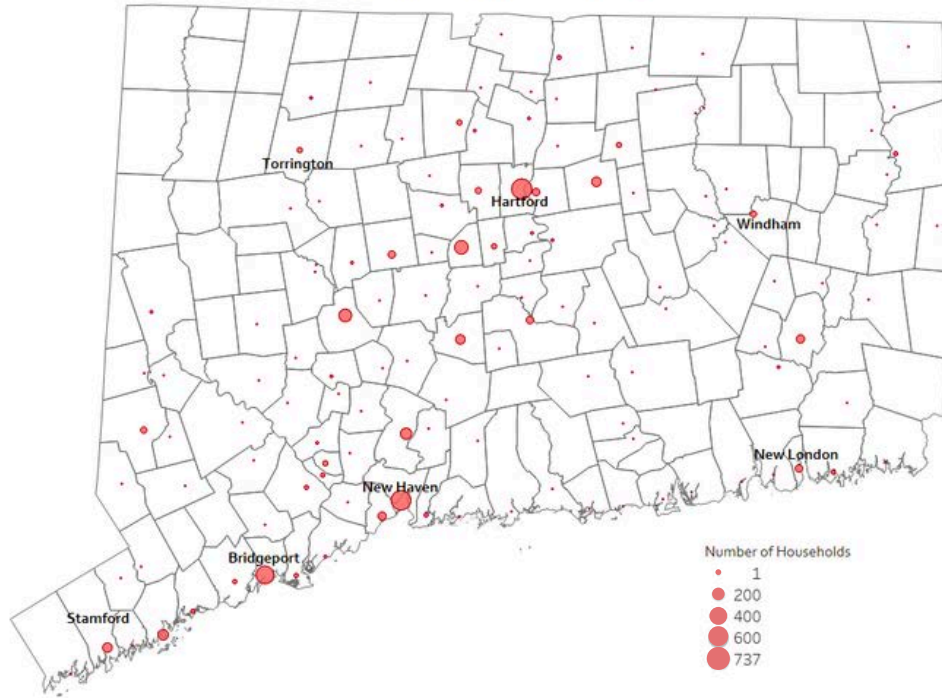
(1) As mentioned above, the location of HCV holders is available by census tract only for tracts that have at least 11 voucher holders, in order to protect program participant privacy. However, because HCV recipients are segregated in a small group of census tracts, this data suppression leads to missing location data for only 4% of the 39,574 HCVs.

(2) DOH does not have tract-level data for the location of RAP vouchers. For this reason, the analysis provided in this report for RAP vouchers is by municipality.

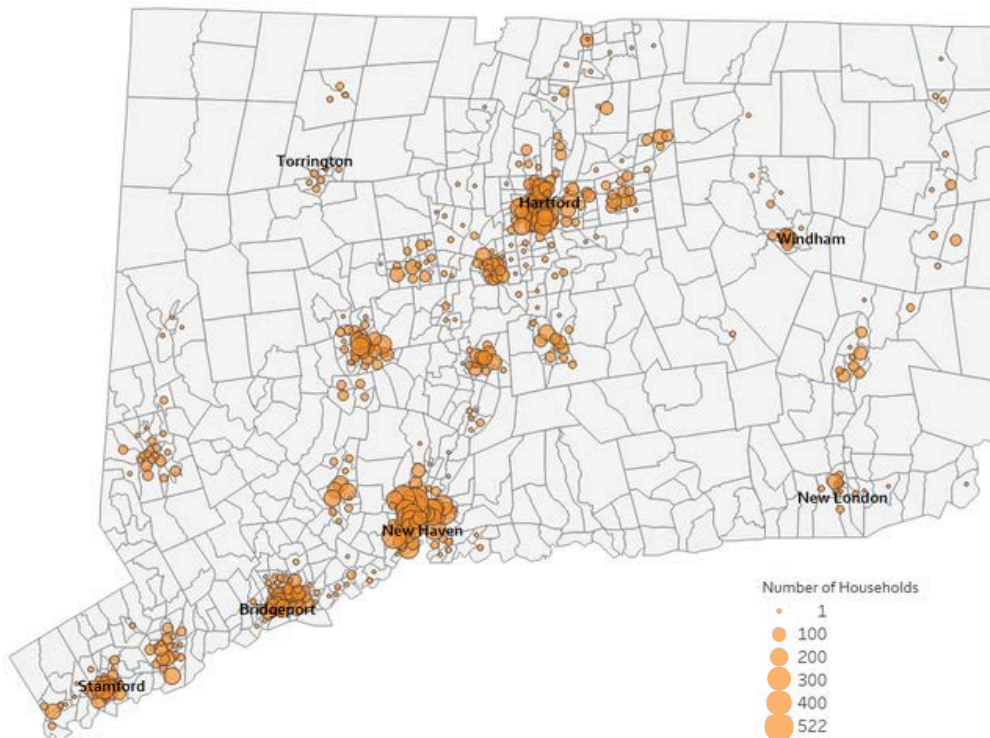
HCV & RAP Households by Municipality: 123 municipalities in Connecticut have fewer than 1% of households relying on housing vouchers.

- In 73% of municipalities – or 123 out of 169, voucher households represent less than 1% of households compared to 3% of voucher households statewide.

RAP Households by Town



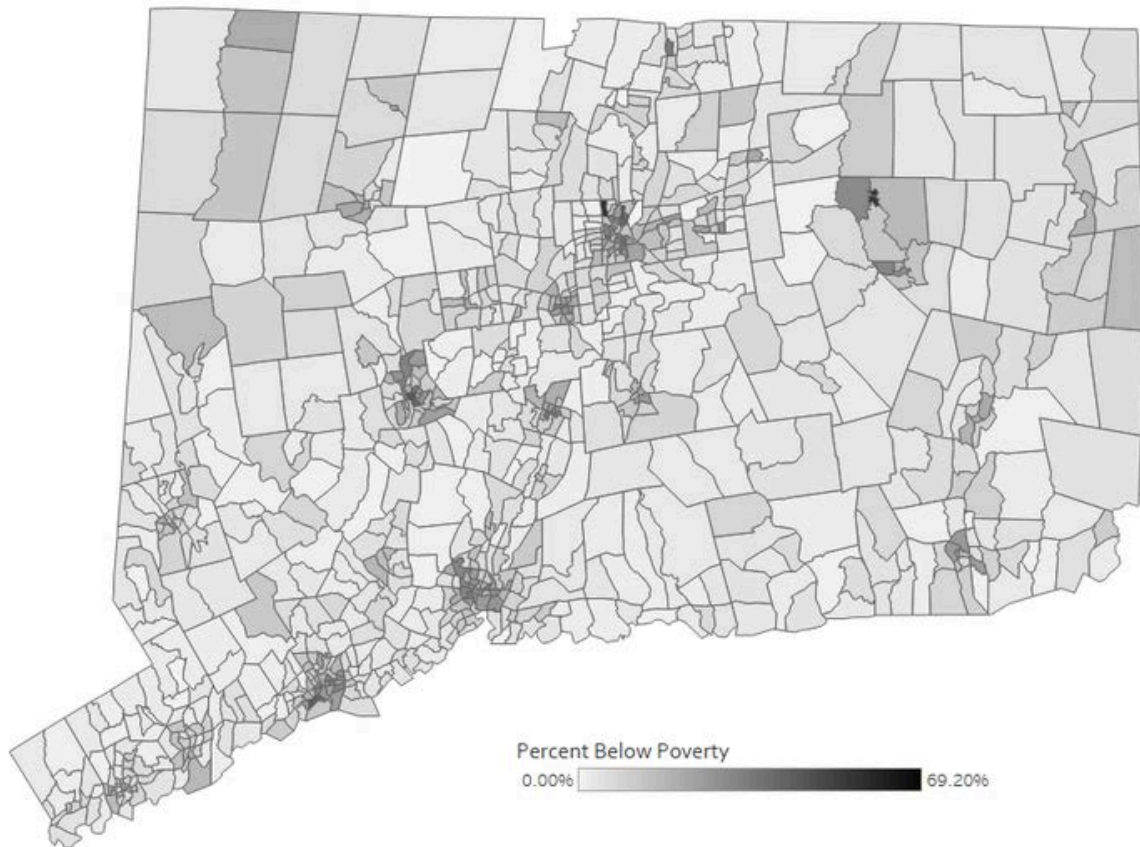
HCV Households by Census Tract



2. Poverty Rate: 50% of voucher holders live in areas with twice the state poverty rate.

- The federal poverty line currently sits at \$33,000 for a family of four, based on a nationwide assessment that serves as an average for the whole country.⁷³ The Decennial Census and American Community Survey use this figure when assessing the number of people living in poverty. Yet we know that for states like Connecticut, which have a higher cost of living, this national average is not representative of all the people who struggle to afford basic needs such as rent or a mortgage, groceries, utility bills, etc. Rather, the federal poverty measure shows us those in Connecticut who are “extremely low-income,” which is defined as less than 30% of the area median income.^{74,75}

Poverty Rate by Census Tract

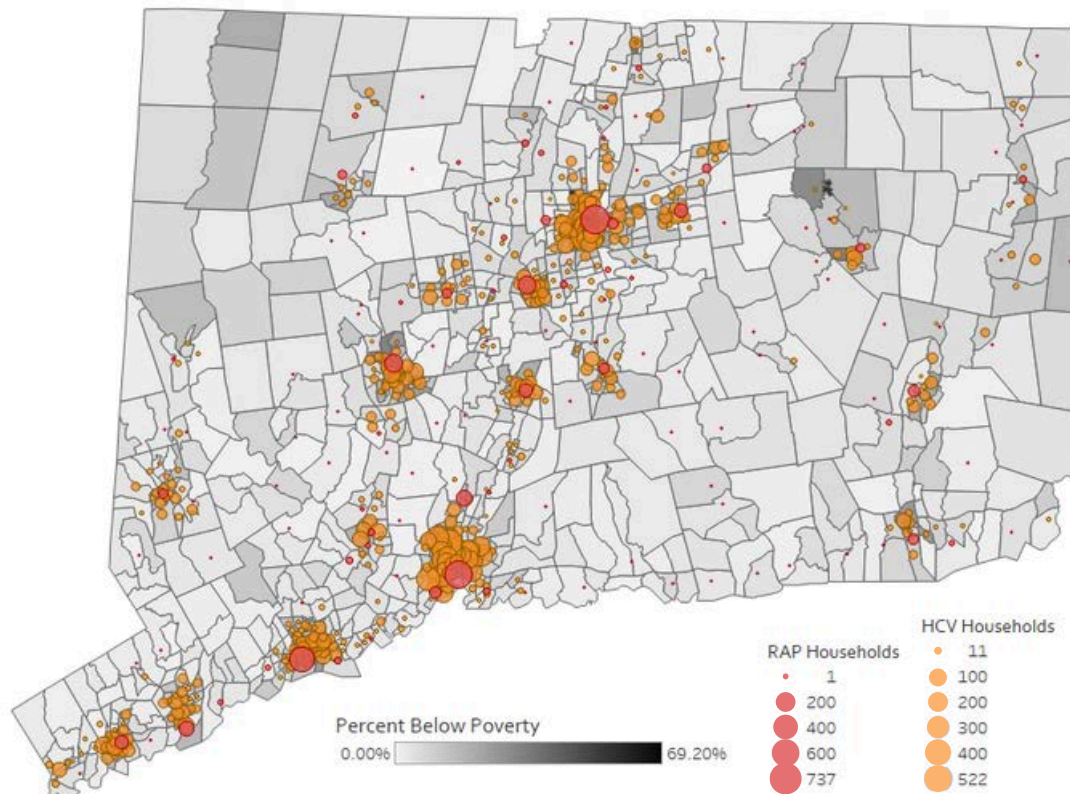


⁷³ Poverty Guidelines: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.

⁷⁴ Connecticut Income Limits [https://www.navigatehousing.com/income-limits/connecticut-income-limits/#:~:text=Extremely%20Low%2DIncome%20\(ELI\),percent%20of%20area%20median%20incomes](https://www.navigatehousing.com/income-limits/connecticut-income-limits/#:~:text=Extremely%20Low%2DIncome%20(ELI),percent%20of%20area%20median%20incomes).

⁷⁵ HUD State Median Income Limits, FY2014. Available at <https://www.huduser.gov/portal/datasets/il/il24/State-Incomelimits-Report-FY24.pdf>.

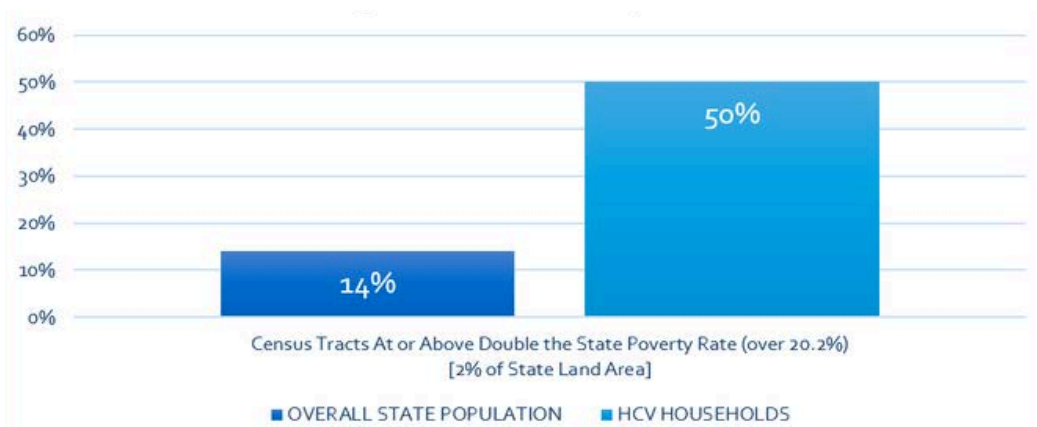
Housing Voucher Household Locations with Poverty Rate by Census Tract



- Just over 10% of Connecticut's population is at or below the federal poverty level, yet nearly 50% of HCV holders live in tracts that have rates of poverty at twice the statewide average or greater (more than 20.2% below poverty).⁷⁶ These tracts represent only 2% of the state's land area and are home to 14% of the state's overall population.

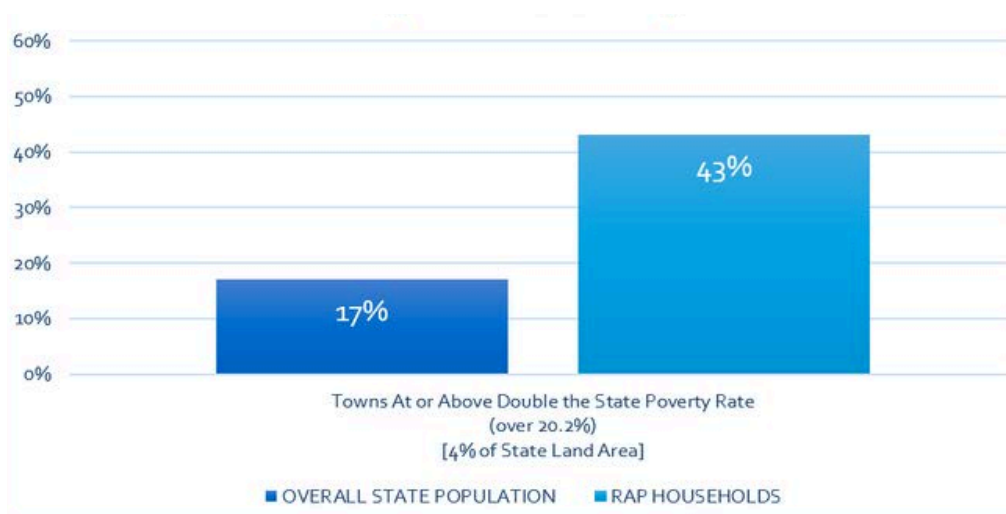
⁷⁶ ACS 5-Year Estimates, <https://www.census.gov/quickfacts/fact/table/CT/IPE120224>.

HCV Household Locations by Census Tract Poverty Rate Compared to State Population



- Similarly, for RAP, which only provides data by municipality, 43% of program participants are living in municipalities with poverty rates twice the state average.

RAP Household Locations by Municipal Poverty Rate Compared to State Population



- Considering both the expressed desire of many voucher households to live in lower-poverty areas and the dramatic, positive impact that access to lower-poverty communities can have for voucher families (especially those including children) who seek them, the concentration of voucher households in higher-poverty communities is concerning from both a fair housing choice and public policy perspective.⁷⁷

⁷⁷ Chetty, R, Hendren, N. and Katz, L. (2016). "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment," *American Economic Review*. Available at <https://pubs.aeaweb.org/doi/pdfplus/10.1257/aer.20150572>.

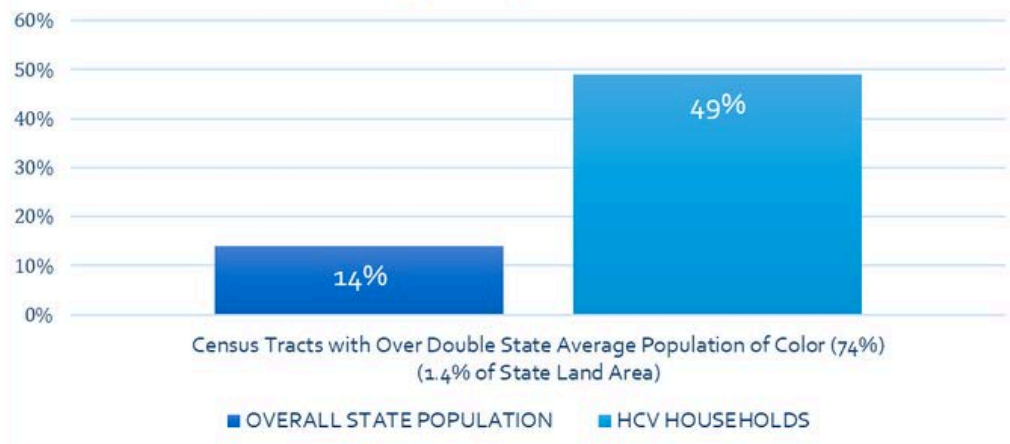
3. Racial Demographics: Voucher households live in areas that are disproportionately Black and Brown.

- While Connecticut's population is roughly 37% people of color,⁷⁸ the state is highly segregated, with 80% of people of color living in less than 20% of the land area, compared to 37% of the non-Hispanic white population in the same area.

An analysis of HCV data indicates that voucher holders in Connecticut are also segregated by race, but at a much more intensive level. Sixty-nine percent of RAP households are headed by people of color, as are 79% of HCV households. Nearly half of all HCVs are used in tracts with twice the statewide average of people of color or greater (tracts that are 74% people of color or more).⁷⁹ It is difficult to do a meaningful analysis of RAP households without the census tract level data.

This is true despite, as previously discussed, the expressed desire of voucher holders in Connecticut and elsewhere to have greater choices in where they live (see What Do Voucher Holders Want?).

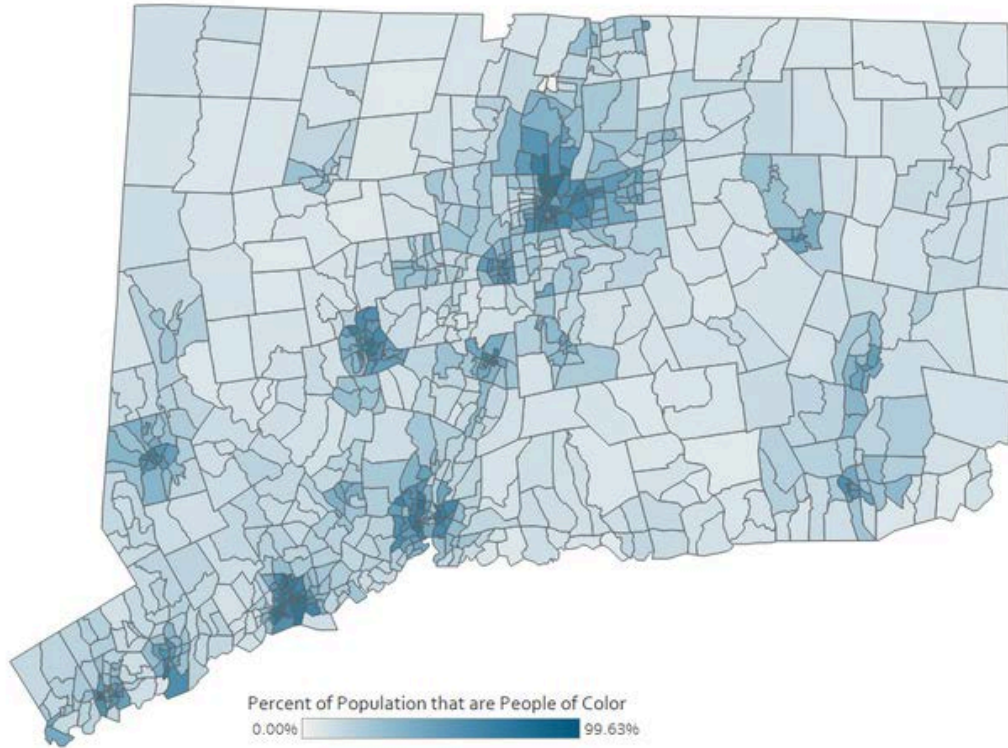
Housing Choice Voucher Household Locations by Percentage of Population of Color



⁷⁸ Connecticut 2020 Profile. United States Census Bureau. August 25, 2021. Retrieved April 2, 2024. Available at [https://www.census.gov/library/stories/state-by-state/connecticut-population-change-between-census-decade.html#:~:text=Race%20and%20ethnicity%20\(White%20alone,%25%2C%20up%20from%2054.9%25\)](https://www.census.gov/library/stories/state-by-state/connecticut-population-change-between-census-decade.html#:~:text=Race%20and%20ethnicity%20(White%20alone,%25%2C%20up%20from%2054.9%25).).

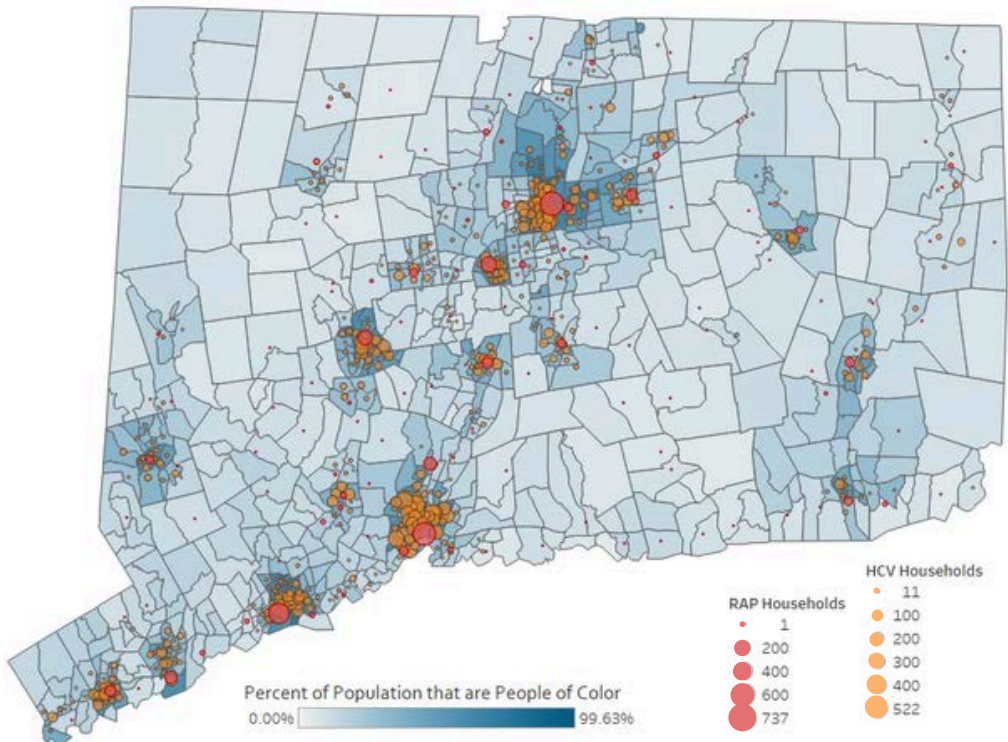
⁷⁹ Analyzing the locations of HCVs specifically by the percentage of Black and Hispanic residents per tract reveals that roughly 80% of HCVs are in tracts with a higher percentage of Black and Hispanic residents than the state average.

Population of All People of Color as a Percentage of Total Population in Census Tract



Note: People of Color is defined as the total population minus the non-Hispanic white population

Housing Voucher Household Locations by Tract Demographics



Note: People of Color is defined as the total population minus the non-Hispanic white population

Resource Access: Voucher holders have significantly less access to high-performing schools.

As the analysis below reveals, there is no doubt that housing voucher recipients live in areas with fewer resources. It is important to emphasize that these resource deficits and negative indicators are *not caused* by the presence of voucher holders. Rather, compelling research concludes that as the result of a range of barriers, voucher holders are often limited to neighborhoods that were already disinvested from and struggling prior to their arrival.⁸⁰ Discussions of housing voucher policy aside, these factors need to be addressed through equitable policy changes and investments.

At the same time, barriers to housing choice in government housing voucher programs are of particular concern when they translate into access to a lower level of community resources and amenities or exposure to factors that have a negative impact on well-being. This analysis reveals that neighborhoods that are home to the majority of voucher-holding families are more likely to be the locations of lower-performing schools and negative environmental indicators. Given that voucher holders place a high priority on personal safety, potential greater exposure to crime should also be considered. These disparities are not only inequitable, but also represent a missed opportunity to leverage government investment to provide voucher families with housing choices in areas with greater resources.

Vouchers and School Performance

School performance can be measured in many ways, from test scores to per-pupil spending to post-scholastic career opportunities and more. In general, it is inadvisable to draw sweeping conclusions about the performance of schools based on one or two statistics, both because the variety of outcomes is so great and because so much depends on what happens in children's lives outside the confines of school. For example, studies have shown that standardized test scores are strongly correlated with household income, likely due to students from higher-income households having better access to resources outside of school.⁸¹ There is yet other research that indicates diverse schooling environments produce improved outcomes for children of all races and ethnicities because exposure to different kinds of people forces students to engage in critical thinking and promotes creativity.⁸² The state of Connecticut undertakes a multivariable assessment of school performance that offers more nuance than an individual indicator and includes measures such as achievement, growth, chronic absenteeism, college and career readiness, high school graduation, postsecondary entrance, physical fitness, and access to the arts.⁸³

⁸⁰ Ellen, I.G., Horn, K.M. and Schwartz, A.E. (2016), "Why Don't Housing Choice Voucher Recipients Live Near Better Schools? Insights from Big Data," *J. Pol. Anal. Manage.*, 35: 884-905. <https://doi.org/10.1002/pam.21929> Available at https://furmancenter.org/files/Furman.MacArthur_Foundation_WorkingPaper_June2016.pdf. See also Hangen, F., & O'Brien, D. T. (2023), "The Choice to Discriminate: How Source of Income Discrimination Constrains Opportunity for Housing Choice Voucher Holders," *Urban Affairs Review*, 59(5), 1601-1625. Available at <https://doi.org/10.1177/10780874221109591>.

⁸¹ Chetty *et al.*, "Diversifying Society's Leaders?" *Opportunity Insights*, October 2023. Available at https://opportunityinsights.org/wp-content/uploads/2023/07/CollegeAdmissions_Nontech.pdf.

⁸² Ayscue, J. *et al.*, "The Complementary Benefits of Racial and Socioeconomic Diversity in School," *The National Coalition on School Diversity*, Brief No. 10, March 2017. Available at https://4e22adb8-a75d-4cc6-a26b-90d0d0090dc8.filesusr.com/ugd/4ed1cf_68f4f0f772a7432dbc8d1f06c192c8a6.pdf.

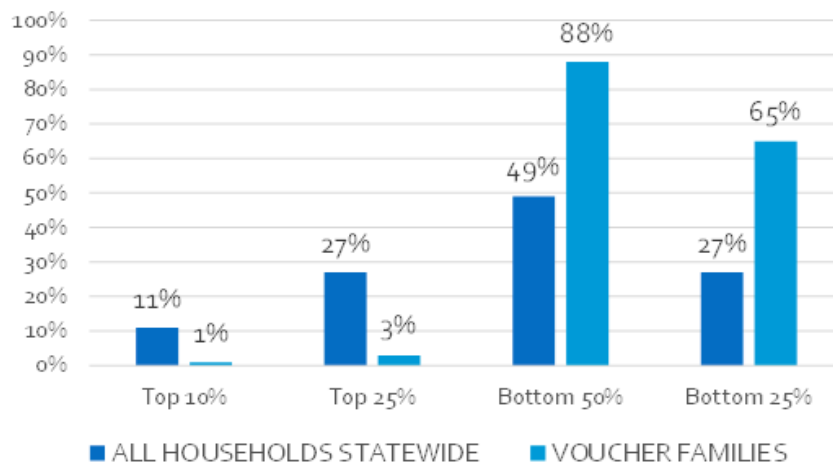
⁸³ Connecticut Department of Education, Next Generation Accountability Dashboard. Available at <https://public-edsight.ct.gov/overview/next-generation-accountability-dashboard>.

Children in families that use vouchers are more likely to live in municipalities that have schools with lower test scores, higher student-teacher ratios and higher levels of poverty.⁸⁴ Such schools tend to face a lack of resources commensurate with the needs of their populations. The changes and investments that would better support students at these schools is a critical policy area but outside the scope of this report.

Only 3% of voucher-holding families are in school districts in the top 25% of performance.

Notwithstanding that all public schools should provide students with an excellent education, a promise of the Fair Housing Act and voucher programs is that that voucher families can choose to move to communities with schools considered “higher performing.” Some parents may be motivated by research findings demonstrating that lower-income children, including students of color, have greater academic success compared to students with similar income profiles in schools that are more generally high performing.⁸⁵

Voucher Household Locations by School Performance Compared to All Households



Total number of households based on 2020 census data of total occupied households in CT.

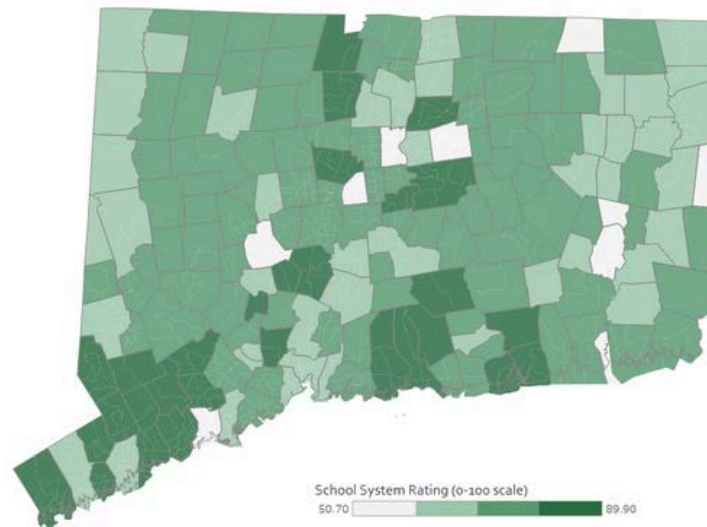
⁸⁴ Horn, K. M., Ellen, I. G., & Schwartz, A. E. (2014). “Do Housing Choice Voucher holders live near good schools?” *Journal of Housing Economics*, 23, 28–40. Available at <https://www.sciencedirect.com/science/article/abs/pii/S1051137713000594>. See also Ellen, I.G. and Horn, K.M., “Housing and Educational Opportunity: Characteristics of Local Schools Near Families with Federal Housing Assistance,” *Poverty and Race Research Action Council*, July 2018. Available at <https://www.prrac.org/housing-and-educational-opportunity-characteristics-of-local-schools-near-families-with-federal-housing-assistance/>. Ellen, I.G., Horn, K.M. and Schwartz, A.E. (2016). “Why Don’t Housing Choice Voucher Recipients Live Near Better Schools? Insights from Big Data,” *J. Pol. Anal. Manage.*, 35: 884–905. Available at <https://doi.org/10.1002/pam.21929>.

⁸⁵ Schwartz, H. (2010). “Housing Policy is School Policy,” *The Century Foundation*. Available at <https://production-tcf.imgix.net/assets/downloads/tcf-Schwartz.pdf>.

OCA's analysis shows that few voucher families are benefitting from the mobility promised by these laws. The vast majority (88%) of voucher-holding families in Connecticut live in school districts that are in the bottom half of performance in the state. Roughly 65% of voucher-holding families are in districts that are in the bottom quarter of performance, while only 3% of voucher-holding families are in districts that are in the top quarter of performance. Despite Connecticut's affordable housing crisis, this disparity is not predestined by unit availability, given that there are likely more voucher-affordable units in areas with higher performing schools than there are currently voucher households with children in such areas.⁸⁶

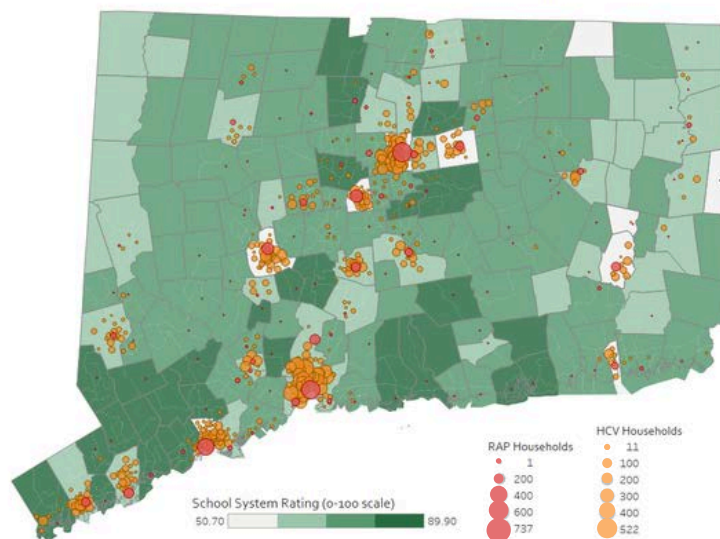
Connecticut Public School Performance

Based on 2021-2022 Next Generation School Accountability Scores



Housing Voucher Household Locations and School Performance

Based on 2021-2022 Next Generation School Accountability Scores



⁸⁶ Schwartz, H. (2010). "Housing Policy is School Policy," *The Century Foundation*. Available at <https://production-tcf.imgix.net/assets/downloads/tcf-Schwartz.pdf>.

5. Environmental Health: Voucher holders are in tracts with negative environmental and health implications.

Environmental equity and socioeconomic equity are undeniably linked. Poor environmental conditions are known to be drivers of illnesses such as asthma, diabetes, and cancer.⁸⁷ Environmental data from the University of Connecticut's Environmental Justice Screening Tool, which was used to generate the maps and analyses below, indicates that voucher households are exposed to greater environmental hazards than the average resident of Connecticut and that such exposure is likely contributing to increased health risks, such as asthma.⁸⁸

Tree Canopy Cover

Tree canopy cover is significant because trees have benefits that go beyond cleaner air and aesthetic value. Environmental studies have found that trees can significantly reduce temperatures in urban heat islands, lower energy costs through providing shade and cooling the air around them, reduce air pollution, reduce exposure to UV radiation, and reduce noise.⁸⁹

Avoiding excessively hot temperatures is especially significant for individuals with preexisting health conditions. Heat can exacerbate symptoms of health conditions such as diabetes and asthma. This essentially means that tree canopy cover, or lack of it, can multiply the effects of other environmental hazards.⁹⁰

TREE CANOPY COVER AND HOUSING LOCATIONS	
HOUSING TYPE	PERCENTAGE OF HOUSEHOLDS IN THE 20% OF AREAS WITH THE LEAST TREE COVER
Units Occupied by HCV Holders	50%
All Housing Units	17%

While shown in the map that follows, RAP locations were not analyzed by census tract due to the lack of available information.



⁸⁷ Chang, Alisa (2024). "No Reprieve for 'Cancer Alley,'" National Public Radio. Available at <https://www.npr.org/2024/03/18/1239282996/new-study-shows-that-pollution-in-louisianas-cancer-alley-may-affect-births#:~:text=In%20a%20stretch%20of%20Louisiana,polluted%20places%20in%20the%20world>.

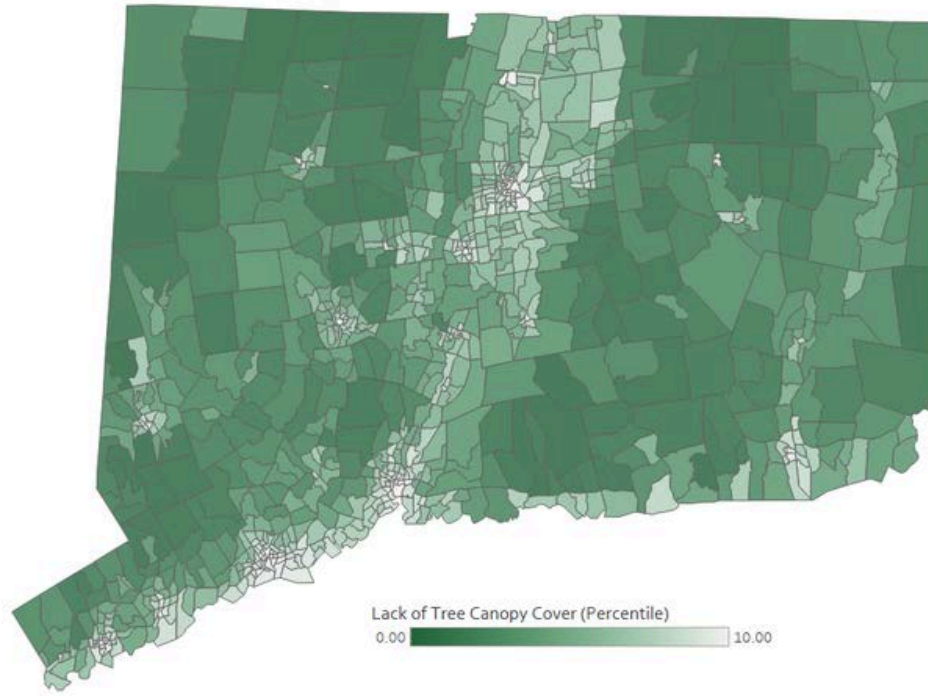
Seaborg, Eric 202). "Airborne Toxic Events: Air Pollution's Role in Diabetes," *Endocrine News*. Available at <https://endocrinenews.endocrine.org/airborne-toxic-events-air-pollutions-role-in-diabetes/>.

⁸⁸ "CT EJ Screen." CIRCA open data hub. Available at <https://ct-ejscreen-v1-connecticut.hub.arcgis.com/>.

⁸⁹ "Lack of Tree Canopy." Connecticut Environmental Justice Screening Tool. Available at <https://connecticut-environmental-justice.circa.uconn.edu/wp-content/uploads/sites/3393/2023/08/Data2pageNarratives-treeCanopy.pdf>.

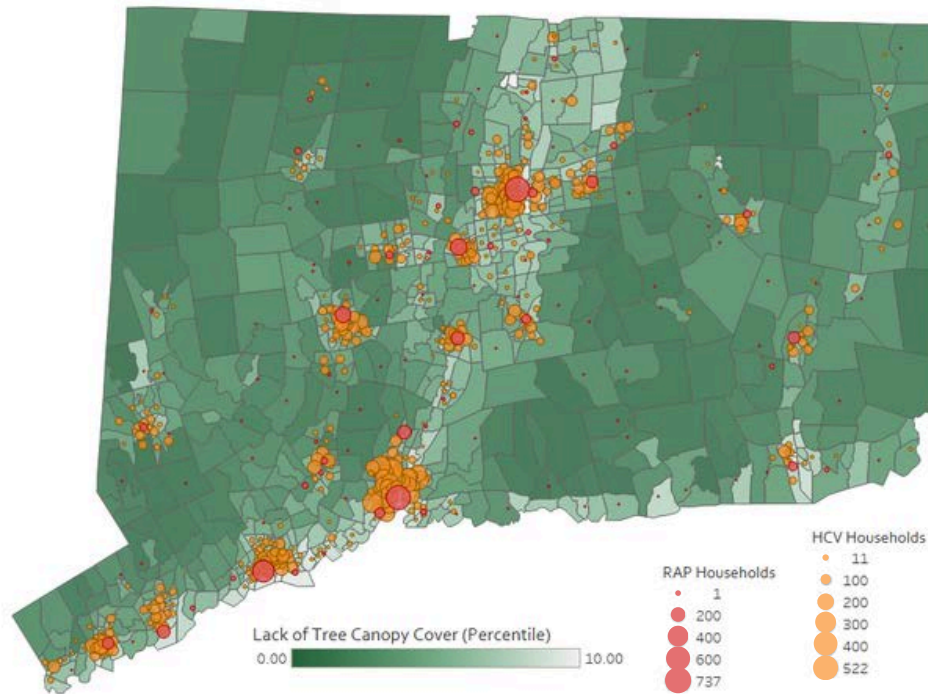
⁹⁰ Greenfield, Nicole (2026), "A Life-Saving Infrastructure: Why Trees are Critical to Our Health," *American Forests*. Available at <https://www.americanforests.org/article/a-life-saving-infrastructure-why-trees-are-critical-to-our-health/>.

Tree Canopy Cover



Where 0 = Most tree cover and 10 = Least tree cover
 Created with 2021 MRLC Tree Canopy Cover data via the CT Environmental Justice Screening tool by UConn CIRCA

Housing Voucher Household Locations with Tree Canopy Cover



Where 0 = Most tree cover and 10 = Least tree cover
 Created with 2021 MRLC Tree Canopy Cover data via the CT Environmental Justice Screening tool by UConn CIRCA

Air Quality

Another indicator of overall environmental quality is air quality, as indicated by the prevalence of fine particles in the air in a given area.⁹¹ Significantly high levels of fine air pollution (also referred to as particulate matter 2.5 or PM2.5) levels are harmful, because this type of air pollution is inhalable and can easily make its way into the lungs (and, subsequently, the whole body) of anyone, including vulnerable populations like children, the elderly, and those with disabilities.⁹² In Connecticut, voucher holders are more likely to live in areas with the state's worst air quality levels.

PARTICULATE MATTER 2.5 POLLUTION AND HOUSING LOCATION	
HOUSING TYPE	PERCENTAGE IN 20% OF AREAS WITH THE HIGHEST PM 2.5 LEVELS
Units Occupied by HCV Holders	41%
All Housing Units	20%

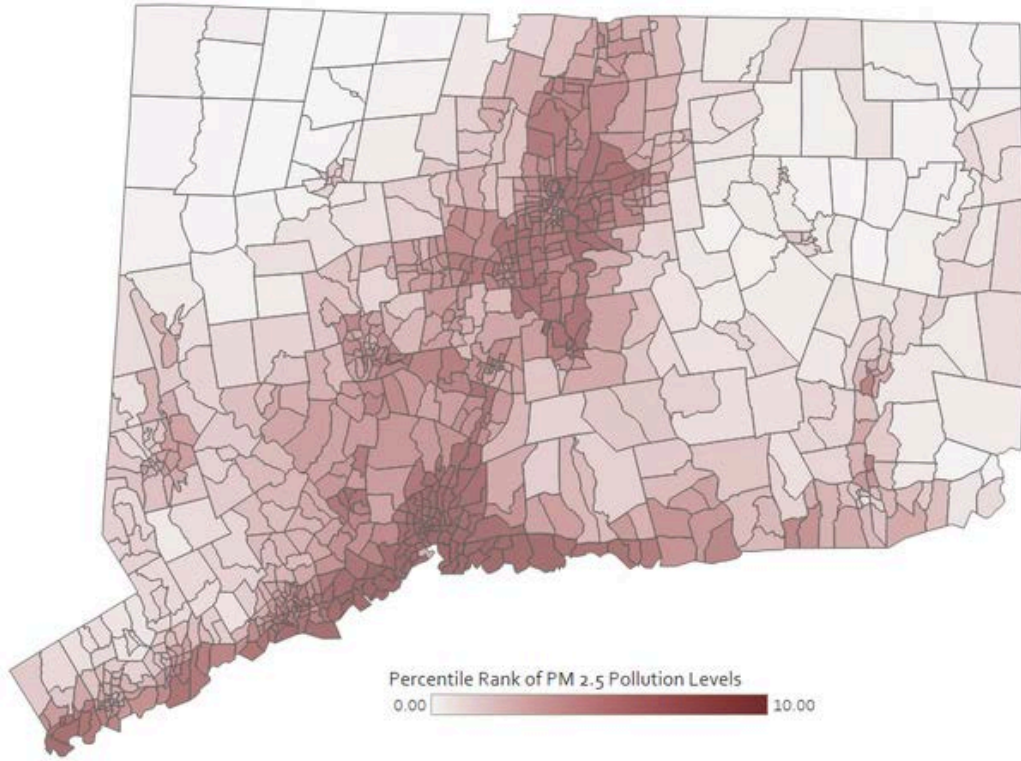
While shown in the map that follows, RAP locations were not analyzed by census tract due to the lack of available information.



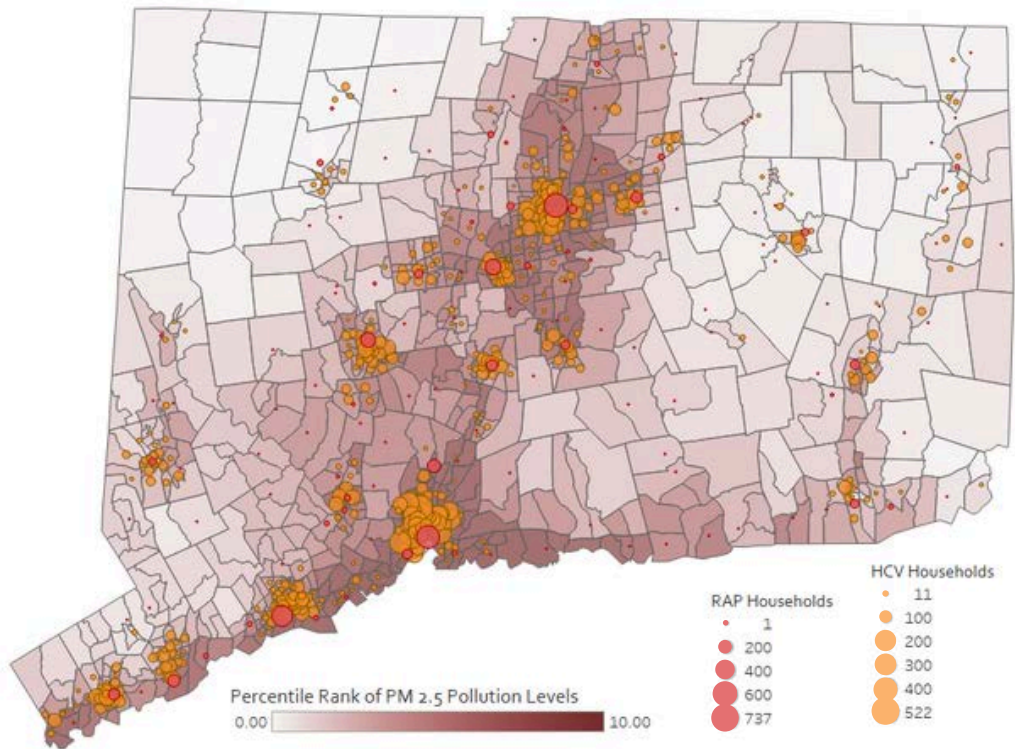
⁹¹ California Air Resources Board, *Inhalable Particulate Matter and Health* (2026). Available at <https://ww2.arb.ca.gov/resources/inhalable-particulate-matter-and-health#:~:text=Fine%20particulate%20matter%20is%20defined,comprises%20a%20portion%20of%20PM10>.

⁹² See US Environmental Protection Agency, *Health and Environmental Effects of Particulate Matter*, May 2, 2025. Available at <https://www.epa.gov/pm-pollution/health-and-environmental-effects-particulate-matter-pm>. See also Xing YF, Xu YH, Shi MH, Lian YX. "The Impact of PM2.5 on the Human Respiratory System," *J Thorac Dis*. 2016 Jan; 8(1):E69-74. doi: 10.3978/j.issn.2072-1439.2016.01.19. PMID: 26904255; PMCID: PMC4740125.

Particulate Matter 2.5 Pollution Rates



Voucher Holder Locations with Particulate Matter 2.5 Pollution Rates



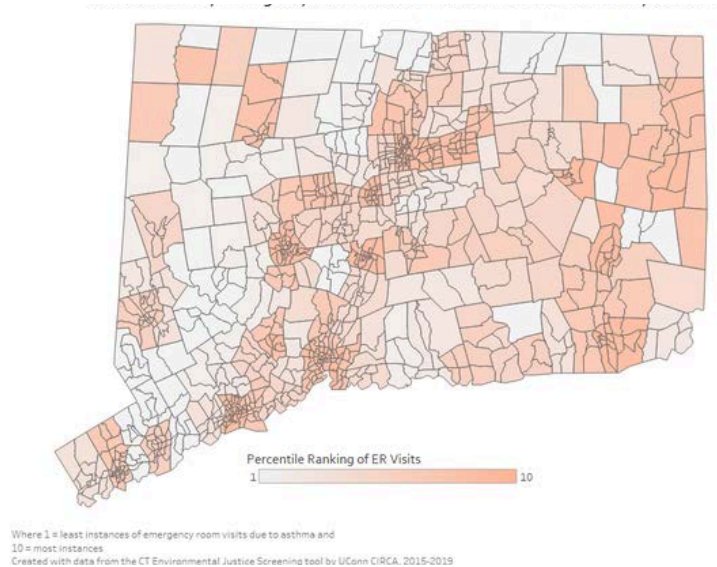
Asthma

Asthma is an example of a health condition that correlates strongly with environmental conditions. Voucher holders live in areas with elevated levels of asthma at higher rates than the general population.

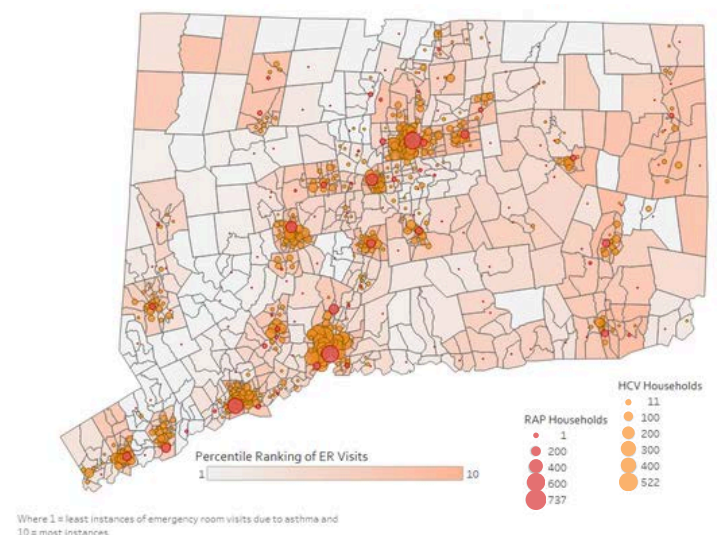
SEVERE ASTHMA AND HOUSING LOCATIONS	
HOUSING TYPE	PERCENTAGE IN 10% OF AREAS WITH THE HIGHEST RATES OF SEVERE ASTHMA
Units Occupied by HCV Holders	54%
All Housing Units	35%

While shown in the map that follows, RAP locations were not analyzed by census tract due to the lack of available information.

Asthma Rates Measured by Emergency Room Visits



Voucher Household Locations with Asthma Rates by Emergency Room Visits



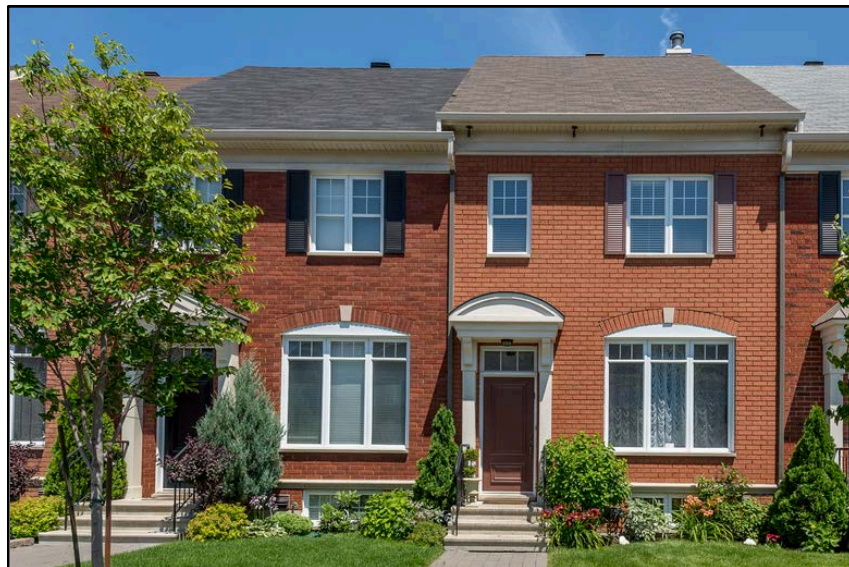
Vouchers and Neighborhood Safety

Surveys and interviews of voucher families indicate that personal safety is a high priority, so it is important to assess whether voucher programs currently support voucher households' access to areas where they feel safe.⁹³ This is true even though issues of race, personal safety, and relationship with the police are fraught with a deeply troubling history and contemporary reality. Because OCA does not have access to census tract-level crime data for the entire state of Connecticut, this report cannot provide a granular analysis of the extent to which voucher households have greater exposure to crime than the population overall.

Notably, vigorous research demonstrates that voucher holders as a population are not the source of the crime, but rather, are more likely to find rental units that will accept their voucher in areas that already have higher levels of crime.⁹⁴

A future analysis of the extent to which voucher households are exposed to crime and/or feel safe in their neighborhoods is an important part of a full equity analysis of voucher programs.

Vigorous research demonstrates that voucher holders are not the source of the crime, but rather, are more likely to find rental units that will accept their voucher in areas that already have higher levels of crime.



⁹³ Boggs, 2018. See also Graves, Erin, "The Role of Violence in a Decision to Move," *Federal Reserve Bank of Boston*, December 2015. Available at <https://www.bostonfed.org/publications/communities-and-banking/2016/winter/the-role-of-violence-in-a-decision-to-move.aspx>.

⁹⁴ Ellen, I. G., Lens, M. C., & O'Regan, K. (2012). "American murder mystery revisited: do housing voucher households cause crime?" *Housing Policy Debate*, 22(4), 551–572. Available at <https://doi.org/10.1080/10511482.2012.697913>.

Part 4: Barriers and Solutions

In 2025, Connecticut passed new housing legislation that, if implemented correctly, could put the state on the path to generating more affordable housing in areas that have traditionally had very little. Regardless of whether affordable housing supply will increase as the result of this new law, housing voucher programs are required to operate in a manner that provides housing choices in a range of communities and does not perpetuate segregation. If done correctly, such an approach will also benefit voucher recipients and the state as a whole.

There are five central factors significantly limiting voucher holders' ability to use vouchers in general and in higher resourced areas especially. These are:

- 1 Inadequate voucher values for many Connecticut housing micro-markets, especially in areas that are resource rich.
- 2 Limits on the areas in which housing authorities can operate.
- 3 Lack of adequately funded statewide mobility counseling to help interested voucher families access hard-to-reach neighborhoods.
- 4 Housing discrimination based on voucher use and membership in groups more likely to rely on vouchers.
- 5 Administrative barriers, some of which are the result of the strict jurisdictional limitations on housing authorities.

With each challenge, there are solutions that policymakers should deploy to make vouchers easier to use and ensure that voucher-holding families have greater opportunities to access neighborhoods that have historically been hard to access.⁹⁵

⁹⁵ Sources for discussion in text box regarding Emerging Issues:

Housing Choice Voucher Shortfall Issues: See US Department of Housing and Urban Development, *HUD Notice PIH 2025-28 of November 17, 2025*, Available at https://www.hud.gov/sites/default/files/PIH/documents/PIH_2025-28.pdf, and Housing Justice Network, *Housing National Housing Law Project, Voucher Shortfalls Memorandum*, January 30, 2026. Available at <https://www.nhlp.org/wp-content/uploads/NHLP-Voucher-Funding-Shortfalls-Memo.pdf>.

Emerging Issues

Housing Authority Shortfall Status: As of early 2026, just as the housing crisis has generated an increased need for vouchers, Congressional appropriations to HUD for the HCV Program have failed to keep pace with rising costs, contributing to six housing authorities being in a HUD-confirmed budget shortfall. This status means that HUD may require the housing authorities to implement specific cost-savings actions to avoid terminating current participants from assistance.

Even housing authorities not in a HUD-confirmed shortfall may take proactive actions to reduce costs. HUD has recommended a number of cost-savings actions, some of which require HUD approval. These actions include reducing the value of vouchers, issuing fewer vouchers, and revisiting rent reasonableness determinations. If a housing authority wants to terminate vouchers, it can do so only in very limited circumstances and only if it takes several mandatory steps and then receives HUD approval. In addition, HUD explicitly permits housing authorities to deny moves to more expensive areas if the receiving housing authority is not absorbing the voucher, except in certain circumstances (e.g., VAWA, reasonable accommodations).

OCA recognizes the challenges faced by a subset of housing authorities and envisions some of the solutions proposed here as becoming more realistic when this funding challenge is resolved. That said, application of HUD's shortfall cost saving strategies is likely impermissible if they are contrary to the federal Fair Housing Act, including if they will perpetuate segregation and lack a sufficient justification.

Mixed Status Households: As previously mentioned, pending HUD regulations banning mixed status households (those including one or more members without documented immigration status) likely mean that thousands of Connecticut families will become ineligible for HCVs if they wish to remain living together. The full impact of this likely rule change is hard to predict and will need to be factored into state voucher policy in coming years.

Additional Federal Changes: It is also difficult to foresee the potential HCV Program changes that will be made by the federal government, but the adoption of any solutions proposed below should consider the larger program context.

Challenge 1: Inadequate voucher values for many Connecticut housing markets, especially in areas that are resource-rich

As previously discussed, housing costs in Connecticut are exceptionally high compared to other states across the nation. Costs are even higher in areas that are resource rich (see *Case Study: Rental Survey*). This presents a particular challenge for both the federal and state voucher programs.

In the federal program, calculating voucher values on a regional basis, as the HCV Program does for all but the Hartford region, misses the wide variation of rent levels in micro-markets. Because the base HUD Fair Market Rent functions as something of an average of the regional rents grouped by the number bedrooms in each unit, it can mean that HCV values are likely insufficient in higher-resource markets and artificially high in lower-resource areas, making it difficult to impossible for HCV households to access resource-rich areas and forcing lower income families without housing vouchers to pay more out of pocket to compete with above-market HCV households in low-resource areas.

In the state program, there is an effort to counteract this challenge by setting RAP values based on groupings of towns with ostensibly similar housing markets. However, the resulting RAP values do not align with HUD's alternative zip code level calculation. This is an indication that this process deserves a second look to consider whether the town groupings are accurate. In addition, because there can even be micro housing markets within a municipality, townwide RAP values may be insufficient to open a full range of housing choices for RAP families.

➤ **Solution: Embrace micro-market-calibrated “Small Area Fair Market Rent” voucher values to promote housing choices**

Adjusting HCV Values: In addition to the Hartford region, zip code-based, rather than regionally-based, Small Area Fair Market Rents (SAFMRs) are in used in 65 metropolitan areas around the country.⁹⁶ The adoption of this new approach to calibrating voucher values in 2016 was a recognition that housing prices can vary dramatically from neighborhood to neighborhood in a way that is not reflected in HUD's regional FMR calculation.⁹⁷ When done in statewide or regional programs, changing to this new system has generally been found to be cost neutral for voucher programs, and in some cases can be a cost savings as voucher values that increase to meet the market in some areas are offset by decreases in other areas (grandfathering in current voucher households in their current homes).⁹⁸ Adopting SAFMRs has also been found to allow voucher households to lease units in higher-cost/lower-poverty communities while avoiding program-wide issues, such as longer lease-up times or decreased success finding a unit.⁹⁹

⁹⁶ NHLP SAFMR, 2024.

⁹⁷ Fischer, Will, *Trump Administration Blocks Housing Voucher Policy That Would Expand Opportunity and Reduce Costs*, Center for Budget and Policy Priorities, September 7, 2017. Available at https://www.cbpp.org/research/housing/trump-administration-blocks-housing-voucher-policy-that-would-expand-opportunity#_ftnref24. (Hereinafter Fischer, 2017.)

⁹⁸ Ellen, I.G. *et al.*, “Pricing for Opportunity: The Impact of Spatially Varying Rent Subsidies in Housing Voucher Neighborhoods and Take-up,” *Journal of Public Economics*, Volume 250, October 2025. Available at <https://doi.org/10.1016/j.jpubeco.2025.105465>.

⁹⁹ *Id.*

Transitioning to an SAFMR approach in Connecticut would promote greater housing choices for voucher families. OCA recommends that housing authorities and other voucher administrators, like the state, adopt this policy, exercise their option to increase the HUD calculation by at least 110% to make up for any time lags, and consider complementing it with periodic rent studies to ensure real-time accuracy.

Transitioning to an SAFMR approach in Connecticut would promote greater housing choices for voucher families.

This transition will likely generate two surmountable challenges. First, while there will be an administrative cost to the transition, the state and housing authorities are already using SAFMRs in the Hartford region as required by HUD. As a result, many agencies have already made this shift and, more generally, technology can help ease this transition. Studies have found these costs to be minimal.¹⁰⁰

Second, if housing authorities with voucher programs operating solely in higher-cost housing markets adopt these voucher values, they could experience a short-term increase in voucher program costs in the first year the new voucher values are adopted.¹⁰¹ These increases will be covered by HUD in future years, but during the first year, the state of Connecticut should offset the costs as part of its commitment to affirmatively furthering fair housing.¹⁰²

Adjusting RAP Values: The Department of Housing values RAP vouchers by first grouping towns based on a set of criteria that includes consideration of HUD rent levels plus other factors like recent rents charged in the market and rent inflation indicators.¹⁰³ There is no clear line between the criteria used and actual rent levels in particular municipalities, but when compared to 110% of the SAFMR, the RAP levels are not aligned. In fact, 46% of the RAP values are higher and 54% are lower. In some zip codes they are significantly higher and in some they are significantly lower than SAFMRs, raising questions about whether they truly reflect rental conditions in local housing markets (see Appendix for comparison).¹⁰⁴

OCA recommends that the Department of Housing replace its RAP rental calculation and instead adopt 110% of HUD's SAFMR for all of its voucher programs, supplemented with local rent studies to go above or below this level as necessary within the RAP.

Utility Allowances: As part of this process, the state should also explore challenges faced by voucher households due to utility allowances that may not align with increased utility costs.

¹⁰⁰ Fischer, 2017.

¹⁰¹ Dastrup, S. and Ellen, I. G. "The Effects of Small Area Fair Market Rents on the Neighborhood Choices of Families with Children," *NYU Furman Center*. December 5, 2019. Available <https://www.furmancenter.org/publication/the-effects-of-small-area-fair-market-rents-on-the-neighborhood-choices-of/>.

¹⁰² 24 CFR § 982.

¹⁰³ Factors provided to OCA by J. D'Amelia LLC on April 15, 2026, via email and available upon request.

¹⁰⁴ See Appendix G for more information on how RAP values compare to SAFMR values.

Case Study: Rental Survey

In theory, the value of vouchers is tied to actual costs in the rental market; however, based on OCA's work helping individual voucher clients find voucher-affordable units, there is a clear disconnect between actual market rents and what housing voucher programs cover.

To further explore the reality on the ground for people looking for rental housing, OCA conducted a survey of rents in towns with resources like high performing schools, low crime, and access to employment. Over a three-month period in 2023, OCA conducted a point-in-time sample of rental units with 2 or more bedrooms on the market in a set of higher-resource municipalities and compared the asking rents to voucher payment standards for the appropriate area.

The sample determined that only .33% – one third of one percent – of the 145,207 rental units in our sample were affordable to households relying on vouchers valued at the typical HCV “Payment Standard” set by HUD.¹⁰⁵

In municipalities with amenities like higher-performing schools and safer streets (“high-resource towns”), the percentage of units available to a voucher household was even lower.¹⁰⁶ In East Lyme, for example, with 43 units for rent, none were affordable to a household with a voucher. In Simsbury, with 29 units for rent at the time of our sample, only 3, or .14%, were voucher-affordable. Because towns like these are also disproportionately white, these deficits in voucher values limit the access of voucher households, which are 79% people of color, for the HCV Program, and thus have real implications that restrict integrated housing choices.

OVERALL



Of 145,207 rental units included in our sample, just

0.33%

or 482 units were available and affordable at typical HCV values.

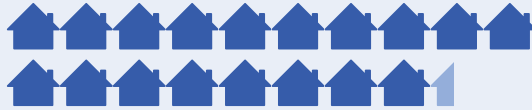
¹⁰⁵ HUD allows HCV payment standards to be anywhere between 90% and 110% of Fair Market Rents (FMRs) as a default, though in some instances housing authorities may be allowed to set their payment standard as high as 120%. This rent study used 110% as a comparison because it is the highest payment standard a housing authority could use without needing an exception.

¹⁰⁶ The “high-resource” designation is based on Open Communities Alliance 2020 Opportunity Mapping Assessment.

Example High-Opportunity Towns

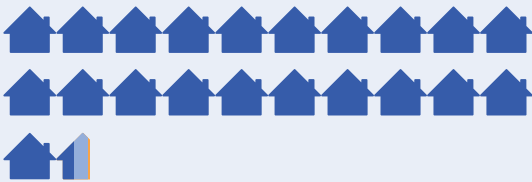
 = 100 UNITS

EAST LYME - 82.7% White



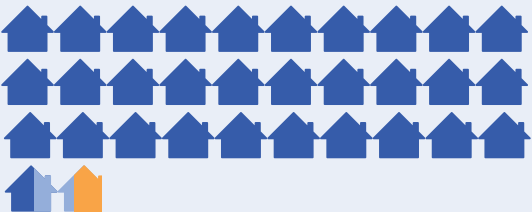
- TOTAL RENTAL UNITS = 1,844
- AVAILABLE FOR RENT = 43
- VOUCHER-AFFORDABLE = 0 or 0.00%

SIMSBURY - 84.4% White



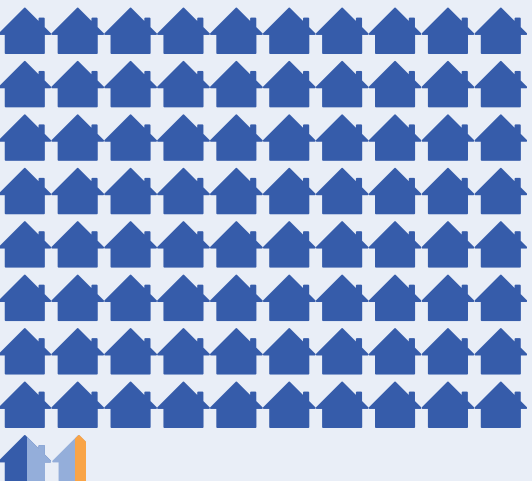
- TOTAL RENTAL UNITS = 2,161
- AVAILABLE FOR RENT = 29
- VOUCHER-AFFORDABLE = 3 or 0.14%

ROCKY HILL - 69.2% White



- TOTAL RENTAL UNITS = 3,181
- AVAILABLE FOR RENT = 71
- VOUCHER-AFFORDABLE = 53 or 1.67%

WEST HARTFORD - 70.3% White



- TOTAL RENTAL UNITS = 8,160
- AVAILABLE FOR RENT = 76
- VOUCHER-AFFORDABLE = 23 or 0.28%

NOTE: Approx. 412 voucher holders were seeking housing near these four towns (not statewide) during our snapshot, compared to a total of just 79 affordable, on-market units.

Challenge 2: Limits on the areas in which housing authorities can operate

As previously discussed, the state of Connecticut has a law, CGS § 8-40 et seq., that limits the ability of housing authorities to operate outside the town in which they were established. This means housing authorities cannot build affordable housing or place project-based vouchers outside of their municipality. It also means that if a voucher holder wishes to move to a different town, they must go through an often-lengthy administrative process that can cause them to miss out on the unit they identify – and may be required by their housing authority to live in the municipality where their voucher originated for a year before they are permitted to move. To address this, Connecticut and its housing authorities should adopt the following solutions:

➤ **Solution (State): Allow housing authorities to help create housing outside of their jurisdiction**

Explicitly allow housing authorities to develop mixed-income housing and place project-based vouchers in areas with equal or lower levels of poverty outside of the municipality in which they were established. (Police and eminent domain powers currently granted to housing authorities operating within their town of origin should not apply elsewhere.)

➤ **Solution (State): Allow all housing authorities in municipalities with poverty rates above the state average to operate regional voucher programs in lower-poverty municipalities**

The poverty rate in Connecticut is about 10%.¹⁰⁷ Any housing authority in a municipality with a poverty rate above that level should be given jurisdiction to operate its HCV program regionally, within a 30-mile radius, in municipalities that have poverty rates under 10%.



¹⁰⁷ The Connecticut poverty rate in 2024 was 10.2%. US Census Bureau, American Community Survey, 2024. Available at <https://www.census.gov/quickfacts/fact/table/CT/IPE120224>.

Challenge 3: Lack of mobility counseling, targeted support to help gain access to difficult-to-reach neighborhoods

Finding housing with a voucher is challenging, and it is even harder in areas with expensive housing markets. Given the inequitable access to resources across regions, this additional challenge limits access to areas with resources that provide documented benefits to children, like high-performing schools.

➤ Solution: Fully fund mobility counseling

Mobility counseling is specialized counseling to help interested voucher families access hard-to-find, affordable units. This intervention has proven highly effective in numerous locations across the country. For example, in the Seattle, WA region, with the assistance of mobility counseling, the number of families moving to low-poverty areas increased from 14% to 54%.¹⁰⁸ In a recent study of the Baltimore, MD mobility program, , on average, participating voucher households moved from areas with poverty rates of 40% to areas with poverty rates of 5%.¹⁰⁹ Children in the voucher households that moved attended new schools with test scores averaging 40 percentile points higher than the schools they previously attended.¹¹⁰

In a recent study of the Baltimore, MD mobility program, on average, participating voucher households moved from areas with poverty rates of 40% to areas with poverty rates of 5%. Children in the voucher households that moved attended new schools with test scores averaging 40 percentile points higher than the schools they previously attended.

There is already a patchwork of mobility counseling programs operating in the state, including a program with ongoing funding for recipients of HCVs and RAP vouchers via DOH operated by My Sister's Place that primarily covers the Hartford region, and programs with time-limited HUD funding run by Elm City Communities (covering the New Haven region) and HOME, Inc. (serving New Haven, Middlesex and Fairfield Counties, with a focus on families with children). These programs need to be expanded statewide, coordinated to serve all voucher households regardless of which entity administers their voucher, effectively advertised, and allocated ongoing reliable funding. The average cost of effective mobility counseling is around \$5,000 per household, and such costs can be paid out of administrative fees.¹¹¹ On a yearly basis, only a smaller percentage of a housing authority's voucher households will volunteer to participate in the program. Done right, this investment will allow the state to meet its obligations to affirmatively further fair housing under state and federal law and to advance school desegregation goals under *Sheff v. O'Neill*.

There are several other administrative changes that will foster fuller housing choice for voucher families. These are discussed under *Administrative Barriers*, below.

¹⁰⁸ Bergman, P. et al. (2024). "Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice," *American Economic Review* 114 (5): 1281–1337. Available at <https://opportunityinsights.org/paper/cmto/>.

¹⁰⁹ Aliprantis, D. and DeLuca, S., "Unlocking Opportunity: The Remarkable Success of the Baltimore Regional Housing Partnership," *Baltimore Regional Housing Partnership*, p. 2, March 24, 2026. Available at <https://brhp.org/unlocking-opportunity-the-remarkable-success-of-the-baltimore-regional-housing-partnership/>.

¹¹⁰ *Id.*

¹¹¹ Philip Tegeler, ed., "Housing Mobility Programs in 2022," *Poverty and Race Research Action Council and Mobility Works*, December 2022. Available at <https://www.prrac.org/pdf/prracHousingMobilitySurvey2022.pdf>.

Challenge 4: Housing discrimination

Housing discrimination continues to be a significant barrier preventing voucher families from accessing housing in communities of their choice. Rates of discrimination based on use of a voucher (“source of income discrimination”) are significantly reduced when such discrimination is legally prohibited, which it is in Connecticut. This law, and other fair housing laws more generally, need stronger enforcement, especially considering that voucher recipients are often members of other groups subject to higher rates of discrimination (e.g., people of color, people with disabilities, and families with children).¹¹² To strengthen these protections the state of Connecticut should implement the following solutions:

➤ **Solution (State): Fund fair housing discrimination testing and legal enforcement**

In order to identify and stop discriminatory practices, the state of Connecticut should continue and increase funding to the Connecticut Fair Housing Center and the Commission on Human Rights and Opportunities, perhaps expanding resources with a small fee on real estate transactions, like that adopted in New York State.¹¹³

What Is Fair Housing Testing?

Fair housing testing is a way to investigate suspected housing discrimination by having impartial people, one of whom has the characteristics of the person who may have experienced discrimination, pose as potential renters.

➤ **Solution (State & Housing Authorities): Information on fair housing rights**

Ensure that all housing authorities provide information to voucher households regarding their fair housing rights and referrals to the Connecticut Fair Housing Center, the Commission on Human Rights and Opportunities, and Open Communities Alliance.

➤ **Solution (State): Support enhanced fair housing testing**

Pass a law allowing the undisclosed recording of telephone calls when done for the purpose of identifying housing discrimination, as is permitted in the majority (at least 34) of other states.¹¹⁴

¹¹² Source of income protection laws, which typically ban discrimination based on the use of a housing voucher or other similar income, are in place in 21 states, including Connecticut. See Poverty and Race Research Action Council, *Appendix B: State, Local, and Federal Laws Barring Source of Income Discrimination*, Updated March 2026. Available at <https://www.prrac.org/pdf/AppendixB.pdf>. Places without such laws experience rates of discrimination against voucher households at rates as high as 85% (Fort Worth, TX), while areas with well-enforced source of income protections report discrimination rates of as low as 12% (Washington, DC). Martha Galvez and Brian Knudsen, *Discrimination Against Voucher Holders and the Laws to Prevent It: Reviewing the Evidence on Source of Income Discrimination*, *Cityscape: Journal of Policy Development and Research*, vol 26, Number 4, 2024. Available at <https://www.huduser.gov/portal/periodicals/cityscape/vol26num2/ch7.pdf>.

¹¹³ See S.B. 2133, 2021 Leg., Reg. Sess. (N.Y. 2021) <https://www.nysenate.gov/legislation/bills/2021/S2133>.

¹¹⁴ Justia, *Recording Phone Calls and Conversations Under the Law: 50 State Survey*, September 2024. Available at <https://www.justia.com/50-state-surveys/recording-phone-calls-and-conversations/>.

➤ **Solution (State): Close perceived loopholes illegally justifying source of income discrimination**

Clarify state guidance that if landlords require voucher holders to earn three times the rent excluding the value of the voucher, it will be considered housing discrimination.¹¹⁶ It would also be helpful to deprioritize the use of credit scores as a basis for denying a voucher household a unit, particularly where the voucher is covering most of the rent. A 2026 proposal in the Maryland Legislature, which is expected to become law, provides a model for this.¹¹⁷



¹¹⁵ 24 CFR § 982.552.

¹¹⁶ See *Fair Hous. Just. Ctr., Inc. v. Pelican Mgmt., Inc.*, No. 23-7348-CV, 2025 WL 251723 (2d Cir. Jan. 21, 2025).

¹¹⁷ See Maryland Bill HB 0315. Available at <https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0315?ys=2026RS>

Challenge 5: Administrative barriers

Voucher households face a variety of other administrative barriers that, if addressed, could streamline the programs for all participants while supporting expanded housing choices to participating households. These include:

Barrier 1: Voucher households struggle to pay security deposits

➤ **Solution (State): Fund Security Deposits and Guarantees**

Lack of a security deposit presents a considerable obstacle for many voucher families.¹¹⁸ Stable and sustainable support for state security deposit guarantees, including a priority for households moving to hard-to-reach areas, is an important part of ensuring housing vouchers can be used, especially in areas with greater resources.¹¹⁹ Alternatively, the state could create a security deposit fund to simply pay for security deposits, rather than just guaranteeing them.

Barrier 2: Lack of information about the value of vouchers in different areas, despite the passage of a law requiring housing authorities to publicly post voucher values¹²⁰

In 2026, OCA searched housing authority websites to determine how many housing authorities were complying with the Connecticut law requiring public posting of housing voucher values. This assessment revealed that 57% of housing authorities administering housing voucher programs did not post their payment standards on their websites.¹²¹

➤ **Solution (State): Impose penalties**

Increase education of housing authorities about the legal requirement to post payment standards and, if need be, impose a financial penalty and private legal enforcement to ensure that housing authorities follow the law requiring posting of payment standards.

Barrier 3: Lack of full information about housing authority policies, processes, and priorities

➤ **Solution (State): Post basic program information publicly**

Require housing authorities to post their administrative plans on their websites so that they are easily accessible to voucher holders.

¹¹⁸ Graves, E. (2016). "Rooms for Improvement: A Qualitative Metasynthesis of the Housing Choice Voucher Program," *Housing Policy Debate*, 26(2), 346–361. Available at <https://doi.org/10.1080/10511482.2015.1072573>.

¹¹⁹ Information about the state of Connecticut's Security Deposit Guarantee Program, which is inconsistently funded and targeted to people experiencing homelessness. Available at <https://portal.ct.gov/doh/doh/programs/security-deposit-program>.

¹²⁰ CGS § 8-45.

¹²¹ OCA internal review conducted in March and April of 2026.

Barrier 4: When affordable units are scarce, finding a unit takes longer

There are several administrative changes the state can require, even in the federal HCV Program, that will significantly increase the chances that voucher families will be successful, rather than returning valuable vouchers to the housing authorities 50% of the time, as was found in one analysis.¹²² These administrative changes include:

➤ **Solution (State): Expanded housing search time limits**

Housing authorities require voucher households to “use or lose” their voucher within a certain period of time, not to be less than 60 days.¹²³ Voucher families can find themselves under intense pressure to use their voucher, even to rent an undesirable unit, or risk losing access to the program.¹²⁴ In fact, one analysis found that 50% of voucher holders return their voucher unused.¹²⁵ Extending timeframes would alleviate such pressure. Minimum search times for voucher holders in tight housing markets should begin at 180 days, and extensions should be permitted with little red tape.¹²⁶ Voucher holders and housing authorities should also be aware that suspicion of housing discrimination can be an appropriate justification for an extension of search time.¹²⁷

➤ **Solution (State): Speedy Inspections and Administrative Processing**

The time it takes for a housing authority to get a unit inspected and process necessary paperwork can cause a voucher holder to lose a unit. Housing authorities should be adequately funded, including an incentive structure to efficiently get their voucher clients into homes with timely inspections and administrative processing. The state of Connecticut should also consider allowing inspectors to be hired by mobility counseling agencies.

➤ **Solution (State): Holding Incentives**

Even with fuller funding and efficient processes, it may still be challenging for housing authorities to approve a unit for a voucher household fast enough to compete with a market rate prospective tenant. To cover this gap, the state of Connecticut should cover the cost of holding fees, providing landlords who agree to hold units for voucher holders during the time it takes to complete administrative paperwork and inspect the unit with the rent they lose during those periods. It will likely be important to cap payments after a certain number of days.

¹²² Jacqueline Rabe Thomas, “Half of Connecticut’s Vouchers Go Unused,” *CT Insider*, November 30, 2022. Available at <https://www.ctinsider.com/news/stamfordadvocate/article/Half-of-CT-affordable-housing-lottery-winners-17597460.php>. (Hereinafter Rabe Thomas, 2022.)

¹²³ HUD, HUD Applicant and Tenant Resources. Available at <https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants>.

¹²⁴ See Ellen, I. G. et al., *Success Rates in the Housing Choice Voucher Program: 2018-2022*, Furman Center, prepared for the U.S. Department of Housing and Urban Development, April 2025, pg. 11. Available at https://www.furmancenter.org/wp-content/uploads/ee-legacy/Success_Rates_in_the_Housing_Choice_Voucher_Program_508.pdf. (Hereinafter Ellen, 2025.)

¹²⁵ Rabe Thomas, 2022.

¹²⁶ Ellen, 2025.

¹²⁷ 24 CFR § 982.54.

Barrier 5: It is challenging to find affordable units because many are only advertised locally or through word of mouth

➤ **Solution (State): Full information on available units**

Require a free state-sponsored rental registry for all non-owner-occupied rental units, as has been adopted elsewhere across the country.¹²⁸

Barrier 6: The HCV funding system incentivizes risky housing authority budgeting.

Currently, housing authorities are evaluated under the HCV Program at a particular time of year based on how much of their budget they spend. This incentivizes them to issue more vouchers than they have budgeted for in order to increase their budget for the following year.

➤ **Solution (Federal): Base voucher program success evaluation on units leased**

If the measurement of success were, instead, the number of units leased and whether a meaningful percentage of program participants are able to access housing of their choice, including in areas with higher levels of resources, housing authorities would have greater incentive to right-size their payment standards, provide mobility counseling, and speed up lease time.

Barrier 7: Voucher holders can be punished for landlord failures to properly maintain units.

Occupancy unit conditions that violate voucher program standards and are not fixed by the landlord compel housing authorities to withhold their portion of the rent payment and may lead voucher tenants to stop rent payments, risking eviction.

➤ **Solution (State): Standard flexibility for minor issues**

Encourage housing authority flexibility for smaller infractions that do not seriously affect health and safety.

➤ **Solution (State): Small landlord remediation fund**

Create a remediation fund to support smaller landlords with repairs.

➤ **Solution (Housing Authorities): Voucher holder education**

Provide education for voucher holders that explains the importance of continuing to pay their portion of rental payments, even when the housing authority stops paying its portion.

¹²⁸ See PolicyLink, Rental Registries. Available at <https://www.policylink.org/resources/tools/housing-anti-displacement/rental-registries>.

Barrier 8: Unfair assessments of “rent reasonableness” may put units off limits

After a voucher household identifies a unit, the housing authority conducts a “rent reasonableness” assessment to ensure that the price requested by the landlord is comparable to other similar units. Rent reasonableness assessments, including those that employ algorithms, can disqualify prospective voucher housing units by unfairly comparing the prices of housing in areas with few affordable options to units in places with more affordable units (hence producing wide variations in rents) or by basing the assessment on units that are not actually comparable in terms of unit size, age of the property, and amenities.

➤ Solution (State): Methodology disclosure

A state law requiring public disclosure of housing authority “rent reasonableness” standards and methodology and that requires comparing costs of homes in similarly priced communities and with similar characteristics.

Barrier 9: Reasonable accommodations for disabilities granted by one housing authority are not honored by the next housing authority after a port

➤ Solution (State): Transfer reasonable accommodations

A state law requiring that practicable reasonable accommodations granted by one housing authority must be honored by all housing authorities in the event of a port.

Barrier 10: Eviction can result in the loss of a voucher.

➤ Solution (State): Support Just Cause eviction laws

Because future tenants are screened based on past records, an eviction can be an obstacle to obtaining new housing in the future. Connecticut has considered a statute that would narrow the reasons that a landlord could lawfully evict people. This provision, which is already in place in the state for senior citizens and people with disabilities, would provide stability for renters and help keep people in their homes, while still allowing landlords to maintain flexibility where needed.

Passing Just Cause Eviction is even more important for voucher holders. An eviction can result in the loss of the household’s voucher altogether, making fair eviction laws critical to voucher participants’ housing stability.¹¹⁵ Given this reality, adopting Just Cause Eviction is essential for creating an even playing field in the rental market for voucher holders.

Conclusion

Voucher programs for low-income households at the state and federal level are premised on the idea of breaking down segregation patterns of previous eras. Rather than tying low-income housing to a place, such as a housing project, where poverty is concentrated and public policy is often neglectful, vouchers are meant to allow people who qualify for reduced-price housing to live anywhere.

The reality is far different.

Low-income housing continues to be concentrated in small areas. The vast majority of voucher holders live in only a few communities around the state of Connecticut, and large swaths of the state house few if any voucher holders. This leads to a continuation of problems associated with concentrated poverty, rather than their diminution, as was intended.


Voucher holders are more likely than the general population to live in areas with fewer job opportunities, worse environmental conditions, and lower-performing schools. They are more prone to negative life outcomes, including proximity to hazardous conditions.

This situation is not inevitable, and the voucher system itself provides a way forward. Vouchers remain an effective answer to the question of deconcentrating poverty, but only if they are used to their fullest potential and roadblocks are removed.

That means removing jurisdictional barriers for housing authorities, calibrating voucher values to reflect micro-housing markets, providing mobility counseling statewide, forcefully addressing discrimination, and streamlining administrative systems.

Decades after they were instituted, voucher programs at the state and federal levels have failed to live up to their promise to better serve people in need. The solutions, however, are not beyond our capacity. It is only a question of political will that keeps us from achieving all that our housing programs are capable of doing.



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Appendices

Appendix A: Housing Choice Voucher Households by Municipality

MUNICIPALITY	2023 VOUCHERS	2025 VOUCHERS	TOTAL CHANGE
Ansonia	575	594	19
Avon*	27	28	1
Berlin*	26	24	-2
Bethel*	109	112	3
Bloomfield*	173	194	21
Branford*	36	59	23
Bridgeport*	3488	3507	19
Bristol*	775	790	15
Brookfield*	31	48	17
Brooklyn*	15	18	3
Colchester*	29	35	6
Cromwell*	28	32	4
Danbury*	680	684	4
Derby	269	275	6
East Hartford*	898	890	-8
East Haven*	125	125	0
East Windsor	127	136	9
Enfield*	129	109	-20
Fairfield*	124	118	-6
Farmington*	107	116	9
Glastonbury*	36	Data Suppressed	N/A
Greenwich*	362	382	20
Griswold*	52	50	-2
Groton*	50	43	-7
Hamden*	573	619	46
Hartford	6024	5901	-123
Killingly*	89	88	-1
Manchester*	918	1007	89
Mansfield*	66	73	7

MUNICIPALITY	2023 VOUCHERS	2025 VOUCHERS	TOTAL CHANGE
Meriden*	1152	1195	43
Middletown*	881	890	9
Milford*	184	192	8
Naugatuck*	258	265	7
New Britain*	1436	1380	-56
New Canaan	25	25	0
New Haven*	6300	6579	279
New London	359	338	-21
New Milford*	42	15	-27
Newington*	99	99	0
North Haven*	22	21	-1
Norwalk*	1178	1159	-19
Norwich*	614	579	-35
Plainfield	183	191	8
Plainville*	38	26	-12
Plymouth	12	0	N/A
Portland*	45	54	9
Putnam	53	Data Suppressed	N/A
Rocky Hill*	84	98	14
Seymour	90	87	-3
Shelton*	64	85	21
Simsbury*	12	13	1
Somers*	11	11	0
South Windsor*	43	46	3
Southington*	62	50	-12
Sprague	Data Suppressed	Data Suppressed	N/A
Stamford*	1705	1808	103
Stonington*	13	11	-2
Stratford*	343	370	27
Suffield*	12	13	1
Thompson	11	Data Suppressed	N/A
Torrington*	44	Data Suppressed	N/A
Trumbull*	22	24	2
Vernon*	415	431	16
Wallingford*	100	79	-21
Waterbury	2542	2503	-39

MUNICIPALITY	2023 VOUCHERS	2025 VOUCHERS	TOTAL CHANGE
Waterford*	20	46	26
Watertown	Data Suppressed	Data Suppressed	N/A
West Hartford*	876	865	-11
West Haven*	1624	1598	-26
Wethersfield*	117	103	-14
Willington	15	11	-4
Winchester	89	86	-3
Windham*	490	481	-9
Windsor*	208	261	53
Windsor Locks*	88	89	1
TOTAL HCVs COUNTED BY TOWN (not counting suppressed data)	37,921	38,247	+326 total vouchers / 1% increase
TOTAL HCVs STATEWIDE (including vouchers where location data was suppressed)	39,597	39,936	+339 total vouchers / < 1% increase

*Several municipalities had vouchers in additional tracts where the data was suppressed due to the small number of voucher holders. Glastonbury, Putnam, and Torrington had tracts where the data was suppressed because the reporting rate was below 50% of voucher holders.

** In 2023, there was an under-reporting of only 4% of HCVs due to data suppression and 4.2% in 2025.

Appendix B: Rental Assistance Program Households by Municipality

MUNICIPALITY	2024 VOUCHERS	2026 VOUCHERS	CHANGE
Ansonia	52	50	-2
Ashford	0	1	1
Avon	7	9	2
Barkhamsted	1	0	-1
Beacon Falls	1	1	0
Berlin	4	4	0
Bethany	1	1	0
Bethel	10	12	2
Bloomfield	29	30	1
Bolton	1	0	-1
Bozrah	1	1	0
Branford	10	11	1
Bridgeport	568	552	-16
Bristol	91	88	-3
Brookfield	10	9	-1
Brooklyn	5	3	-2
Canton	14	14	0
Cheshire	6	7	1
Chester	2	3	1
Clinton	1	1	0
Colchester	8	7	-1
Columbia	1	1	0
Coventry	3	2	-1
Cromwell	5	3	-2
Danbury	84	89	5
Darien	1	0	-1
Deep River	4	4	0
Derby	31	39	8
Durham	0	1	1
East Granby	1	1	0
East Haddam	1	1	0
East Hampton	1	1	0

MUNICIPALITY	2024 VOUCHERS	2026 VOUCHERS	CHANGE
East Hartford	111	92	-19
East Haven	43	41	-2
East Lyme	8	7	-1
East Windsor	10	12	2
Ellington	5	3	-2
Enfield	30	25	-5
Fairfield	30	31	1
Farmington	24	52	28
Franklin	1	0	-1
Glastonbury	17	18	1
Greenwich	9	8	-1
Griswold	8	5	-3
Groton	30	34	4
Guilford	4	3	-1
Haddam	1	1	0
Hamden	227	220	-7
Hartford	737	670	-67
Harwinton	1	0	-1
Hebron	1	1	0
Killingly	40	37	-3
Lebanon	2	2	0
Ledyard	3	3	0
Litchfield	2	3	1
Madison	2	3	1
Manchester	162	154	-8
Mansfield	4	6	2
Meriden	179	184	5
Middlebury	1	1	0
Middlefield	1	0	-1
Middletown	116	113	-3
Milford	19	16	-3
Monroe	1	1	0
Montville	29	26	-3
Naugatuck	17	9	-8
New Britain	335	295	-40
New Canaan	6	5	-1

MUNICIPALITY	2024 VOUCHERS	2026 VOUCHERS	CHANGE
New Fairfield	3	1	-2
New Hartford	2	1	-1
New Haven	693	615	-78
New London	103	114	11
New Milford	19	19	0
Newington	47	43	-4
Newtown	2	3	1
North Branford	2	3	1
North Haven	15	10	-5
Norwalk	204	218	14
Norwich	147	136	-11
Old Lyme	1	0	-1
Old Saybrook	6	7	1
Orange	3	16	13
Oxford	1	2	1
Plainfield	4	4	0
Plainville	16	21	5
Plymouth	17	17	0
Pomfret	1	1	0
Portland	4	6	2
Prospect	4	3	-1
Putnam	11	6	-5
Redding	1	1	0
Ridgefield	5	5	0
Rocky Hill	8	12	4
Seymour	17	12	-5
Shelton	44	44	0
Simsbury	47	49	2
Somers	2	2	0
South Windsor	11	10	-1
Southbury	4	6	2
Southington	12	8	-4
Sprague	1	3	2
Stafford	4	5	1
Stamford	167	195	28
Sterling	1	1	0

MUNICIPALITY	2024 VOUCHERS	2026 VOUCHERS	CHANGE
Stonington	4	4	0
Stratford	46	51	5
Suffield	4	3	-1
Thomaston	2	2	0
Thompson	1	1	0
Tolland	5	8	3
Torrington	54	44	-10
Trumbull	9	6	-3
Vernon	54	55	1
Wallingford	16	15	-1
Waterbury	294	263	-31
Waterford	4	4	0
Watertown	8	8	0
West Hartford	83	97	14
West Haven	125	97	-28
Westbrook	2	2	0
Westport	34	56	22
Wethersfield	28	26	-2
Willington	3	1	-2
Wilton	5	4	-1
Winchester	28	26	-2
Windham	73	76	3
Windsor	18	15	-3
Windsor Locks	14	6	-8
Wolcott	1	3	2
Woodbridge	1	2	1
Woodbury	3	2	-1
TOTAL RAP VOUCHERS STATEWIDE	5,718	5,503	-215

Appendix C: Housing Choice Voucher Households by Housing Authority – 2023 and 2025

HOUSING AUTHORITY	2023 VOUCHERS IN USE	2025 VOUCHERS IN USE	PERCENT CHANGE
Connecticut Department of Housing (Run by D'Amelia & Associates)	7,933	8,229	4%
Housing Authority of the City of New Haven	5,433	5,743	6%
City of Hartford Housing Authority	4,716	4,674	-1%
Housing Authority of the City of Bridgeport	2,860	2,845	-1%
Housing Authority of the City of Hartford (Run by Imagineers)	2,209	2,217	0%
Waterbury Housing Authority	2,052	2,002	-2%
West Haven Housing Authority	1,439	1,414	-2%
Housing Authority of the City of Stamford	1,407	1,503	7%
Housing Authority of The City of Norwalk	910	915	1%
Housing Authority of the City of Meriden	810	846	4%
Middletown Housing Authority	808	822	2%
Housing Authority of the City of Danbury	795	783	-2%
Housing Authority of the City of New Britain	771	745	-3%
Housing Authority of the City of Bristol	702	711	1%
Housing Authority of the City of Ansonia	669	691	3%
Housing Authority of the Town of West Hartford	588	576	-2%
Manchester Housing Authority	484	497	3%
Norwich Housing Authority	477	444	-7%
Willimantic Housing Authority	470	459	-2%
East Hartford Housing Authority	404	383	-5%
Greenwich Housing Authority	352	370	5%
Vernon Housing Authority	318	327	3%
Hamden Housing Authority	300	268	-11%

HOUSING AUTHORITY	2023 VOUCHERS IN USE	2025 VOUCHERS IN USE	PERCENT CHANGE
Housing Authority of the Town of Stratford	282	282	0%
Naugatuck Housing Authority	243	250	3%
Derby Housing Authority	228	209	-8%
Milford Redevelopment and Housing Partnership	182	187	3%
Plainfield Housing Authority	174	192	10%
Torrington Housing Authority	153	*	*
Housing Authority of the Town of Windsor	131	163	24%
Fairfield Housing Authority	124	136	9%
Mansfield Housing Authority	123	116	-6%
Housing Authority of the Town of Enfield	121	125	3%
Windsor Locks Housing Authority	118	119	1%
Wallingford Housing Authority	88	74	-16%
Killingly Housing Authority	85	85	-1%
Farmington Housing Authority	83	83	0%
Portland Housing Authority	74	89	20%
East Haven Housing Authority	48	49	2%
Wethersfield Housing Authority	47	44	-6%
Putnam Housing Authority	37	*	*
Newington Housing Authority	33	31	-6%
Housing Authority of the Town of Glastonbury	32	*	*
South Windsor Housing Authority	31	30	-4%
Canton Housing Authority	*	*	*

**Because the Canton Housing Authority had less than 11 HCVs reported or in use, HUD has suppressed the data. An accurate count of 2025 vouchers is not available for Putnam Housing Authority, Torrington Housing Authority, and Housing Authority of the Town of Glastonbury due to the reporting rate being under 50%.*

Appendix D: Land Area Analysis of Segregation

Characteristics of Tracts with Various Demographics*					
Number of Census Tracts	% of State Population	% of People of Color Population	% of White non-Hispanic Population	% of State Land Area	Average Poverty Rate
223	24%	50%	9%	3%	22%
410	46%	75%	29%	11%	17%
465	53%	80%	37%	16%	16%
619	71%	90%	60%	31%	13%

*Based on data from the 2020 Decennial Census (Table P9, "Hispanic or Latino, and Not Hispanic or Latino by Race"). Total People of Color = Total Population without White, Non-Hispanic Population

Appendix E: Statistical Analysis of Segregation

The level of segregation in Connecticut is evident through a detailed statistical analysis of the data. There are several statistical indicators that can give us more insight as to whether this level of segregation is naturally occurring (“random”) or if the pattern of segregation among voucher holders is unlikely to be random. At a basic level, we can look at the overall percentage of people of color in the state and compare it to the mean percentage of people of color in census tracts with voucher holders.

In census tracts with voucher holders, the mean percentage of people of color is 47.37%, which is roughly 10 percentage points higher than the statewide average (36.8%). The standard deviation of the percentage of people of color between census tracts in Connecticut is 27% (0.271), meaning that the percentage of people of color typically varies by 27% from tract to tract. This indicates that there is significant variability in the racial demographics of neighborhoods across the state.

Another relevant statistic is the p-value. A p-value shows us the probability (likelihood) that this outcome would occur if the “null hypothesis” were assumed to be true. In this instance, the null hypothesis would be that the percentage of people of color in a tract has no influence over the number of voucher holders that end up living in that tract. A regression analysis of the number of voucher holders in tracts in comparison to the percentage of people of color in tracts returned a p-value of $2.2e-16$ (0.000000000000000022), indicating that it would be vanishingly rare to see this level of correlation between voucher holders and the percent of people of color in tracts if there was no connection between the two variables.

Appendix F: Comparison of 110% Small Area Fair Market Rent Payment Standards to Rental Assistance Program Maximum Allowable Rents

Comparison of RAP Maximum Allowable Rents and a hypothetical HCV Payment Standard set at 110% of HUD's zip code-level Small Area Fair Market Rent for four-bedroom units.

Legend	Percent of Zip Codes
RAP is Significantly Greater than the SAFMR Payment Standard (more than 120% of 110% SAFMR)	10%
RAP is Greater than the SAFMR Payment Standard (between 100% and 120% of 110% SAFMR)	36%
RAP is Below the SAFMR Payment Standard (between 90% and 100% of 110% SAFMR)	24%
RAP is Significantly Below the SAFMR Payment Standard (less than 90% of 110% of SAFMR)	30%

Municipality	Average of RAP % of 110% SAFMR Efficiency	Average of RAP % of 110% SAFMR 1BR	Average of RAP % of 110% SAFMR 2BR	Average of RAP % of 110% SAFMR 3BR	Sum of RAP % of 110% SAFMR 4BR
Andover	106%	109%	107%	110%	115%
Ansonia	96%	110%	111%	105%	105%
Ashford	102%	88%	93%	89%	97%
Avon	106%	105%	103%	105%	105%
Barkhamsted	103%	95%	94%	92%	92%
Beacon Falls	80%	88%	87%	82%	91%
Berlin	98%	101%	99%	102%	107%
Bethany	100%	98%	97%	93%	90%
Bethel	119%	114%	116%	117%	109%
Bethlehem	120%	113%	111%	111%	109%
Bloomfield	100%	99%	98%	99%	100%
Bolton	114%	116%	114%	118%	123%
Bozrah	102%	97%	98%	97%	97%
Branford	97%	95%	92%	90%	86%
Bridgeport	94%	94%	95%	98%	96%
Bridgewater	51%	46%	46%	48%	47%
Bristol	101%	103%	103%	103%	103%
Brookfield	92%	88%	89%	93%	84%
Brooklyn	106%	91%	96%	91%	100%
Burlington	133%	129%	130%	123%	124%
Canaan	99%	91%	90%	88%	89%
Canterbury	99%	90%	95%	90%	96%
Canton	125%	123%	122%	123%	123%
Chaplin	117%	102%	108%	103%	113%
Cheshire	112%	117%	114%	110%	105%
Chester	127%	126%	124%	126%	126%
Clinton	105%	107%	104%	108%	120%
Colchester	98%	96%	97%	100%	99%
Colebrook	87%	81%	82%	80%	77%
Columbia	141%	146%	143%	147%	154%
Cornwall	98%	92%	90%	88%	89%

Municipality	Average of RAP % of 110% SAFMR Efficiency	Average of RAP % of 110% SAFMR 1BR	Average of RAP % of 110% SAFMR 2BR	Average of RAP % of 110% SAFMR 3BR	Sum of RAP % of 110% SAFMR 4BR
Coventry	98%	100%	99%	101%	106%
Cromwell	96%	98%	97%	99%	104%
Danbury	97%	93%	94%	98%	88%
Darien	82%	83%	85%	81%	82%
Deep River	101%	103%	99%	104%	118%
Derby	96%	110%	112%	107%	105%
Durham	100%	99%	98%	99%	100%
East Granby	116%	118%	116%	120%	125%
East Haddam	128%	127%	125%	127%	127%
East Hampton	100%	102%	100%	103%	108%
East Hartford	103%	106%	104%	107%	112%
East Haven	103%	100%	98%	96%	91%
East Lyme	89%	87%	84%	83%	85%
East Windsor	90%	92%	91%	93%	98%
Eastford	142%	123%	129%	124%	135%
Easton	59%	61%	60%	62%	62%
Ellington	105%	104%	103%	104%	104%
Enfield	95%	98%	96%	99%	103%
Essex	105%	112%	107%	109%	118%
Fairfield	67%	68%	68%	69%	70%
Farmington	120%	119%	117%	119%	119%
Franklin	126%	117%	121%	120%	115%
Glastonbury	110%	109%	107%	109%	109%
Goshen	75%	69%	69%	67%	67%
Granby	119%	118%	117%	116%	118%
Greenwich	102%	103%	105%	102%	96%
Griswold	115%	109%	110%	109%	109%
Groton	103%	100%	97%	97%	98%
Guilford	98%	95%	93%	92%	87%
Haddam	122%	121%	120%	121%	122%
Hamden	90%	88%	86%	84%	80%
Hampton	101%	87%	92%	88%	96%
Hartford	100%	102%	101%	103%	108%
Hartland	94%	95%	96%	92%	98%
Harwinton	87%	81%	80%	78%	78%
Hebron	130%	129%	127%	129%	129%
Kent	101%	94%	93%	91%	92%
Killingly	100%	86%	91%	87%	95%
Killingworth	84%	86%	84%	86%	96%
Lebanon	98%	96%	96%	99%	98%
Ledyard	87%	83%	83%	83%	82%
Lisbon	99%	95%	95%	95%	95%
Litchfield	118%	109%	108%	108%	107%
Lyme	81%	80%	77%	82%	91%
Madison	81%	79%	77%	76%	72%
Manchester	95%	98%	96%	99%	103%

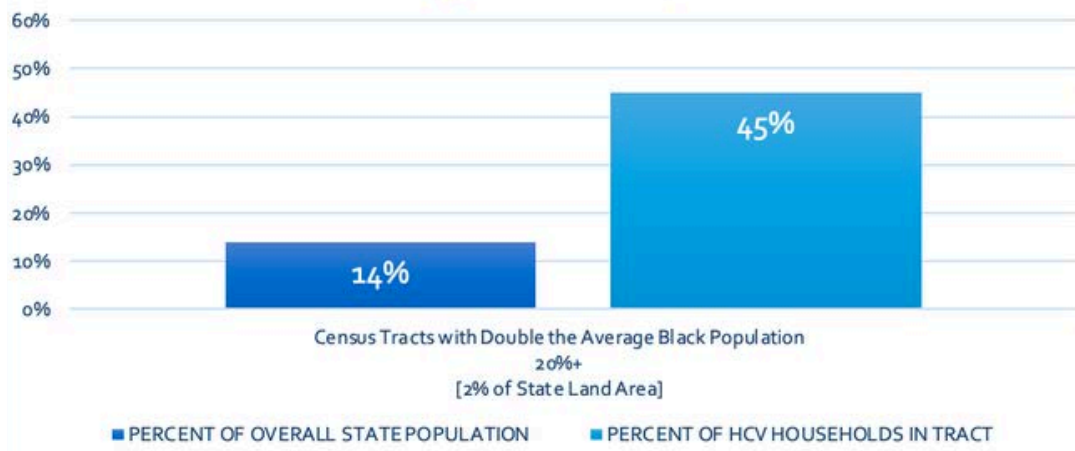
Municipality	Average of RAP % of 110% SAFMR Efficiency	Average of RAP % of 110% SAFMR 1BR	Average of RAP % of 110% SAFMR 2BR	Average of RAP % of 110% SAFMR 3BR	Sum of RAP % of 110% SAFMR 4BR
Mansfield	109%	108%	107%	108%	108%
Marlborough	124%	123%	121%	123%	123%
Meriden	109%	108%	106%	103%	98%
Middlebury	84%	88%	87%	85%	89%
Middlefield	144%	143%	142%	143%	141%
Middletown	96%	98%	97%	99%	104%
Milford	70%	77%	76%	72%	82%
Monroe	93%	95%	95%	97%	98%
Montville	116%	110%	112%	111%	109%
Morris	121%	113%	111%	109%	109%
Naugatuck	85%	92%	89%	91%	86%
New Britain	109%	112%	110%	113%	118%
New Canaan	83%	84%	86%	83%	78%
New Fairfield	88%	84%	85%	90%	80%
New Hartford	116%	107%	105%	105%	105%
New Haven	99%	97%	95%	93%	88%
New London	87%	85%	89%	89%	90%
New Milford	68%	61%	62%	64%	61%
Newington	95%	98%	96%	99%	103%
Newtown	96%	95%	95%	97%	94%
Norfolk	107%	100%	101%	98%	95%
North Branford	94%	92%	89%	87%	83%
North Canaan	98%	92%	92%	90%	87%
North Haven	100%	97%	94%	91%	87%
North Stonington	96%	95%	96%	96%	100%
Norwalk	105%	109%	108%	108%	105%
Norwich	99%	97%	101%	101%	102%
Old Lyme	81%	80%	77%	82%	91%
Old Saybrook	79%	80%	78%	82%	93%
Orange	80%	78%	77%	74%	71%
Oxford	105%	110%	112%	107%	105%
Plainfield	110%	98%	101%	98%	105%
Plainville	120%	123%	121%	124%	130%
Plymouth	101%	95%	94%	95%	91%
Pomfret	109%	94%	99%	94%	103%
Portland	113%	115%	114%	117%	122%
Preston	88%	83%	84%	84%	83%
Prospect	75%	79%	78%	76%	80%
Putnam	114%	98%	103%	99%	108%
Redding	81%	80%	79%	81%	79%
Ridgefield	88%	87%	87%	89%	86%
Rocky Hill	102%	101%	100%	101%	101%
Roxbury	81%	75%	74%	72%	73%
Salem	102%	99%	96%	95%	97%
Salisbury	110%	108%	103%	101%	97%
Scotland	83%	73%	76%	72%	74%

Municipality	Average of RAP % of 110% SAFMR Efficiency	Average of RAP % of 110% SAFMR 1BR	Average of RAP % of 110% SAFMR 2BR	Average of RAP % of 110% SAFMR 3BR	Sum of RAP % of 110% SAFMR 4BR
Seymour	105%	110%	112%	108%	105%
Sharon	75%	69%	69%	67%	67%
Shelton	107%	112%	109%	110%	109%
Sherman	88%	84%	85%	89%	80%
Simsbury	103%	102%	100%	101%	102%
Somers	131%	130%	128%	130%	130%
South Windsor	103%	102%	100%	102%	102%
Southbury	81%	85%	83%	82%	85%
Southington	85%	87%	86%	88%	92%
Sprague	92%	91%	94%	95%	96%
Stafford	98%	101%	99%	102%	107%
Stamford	99%	103%	103%	102%	99%
Sterling	80%	70%	74%	71%	77%
Stonington	100%	97%	94%	93%	95%
Stratford	86%	86%	86%	89%	88%
Suffield	99%	102%	101%	103%	109%
Thomaston	107%	102%	102%	104%	96%
Thompson	103%	91%	96%	92%	100%
Tolland	117%	116%	114%	116%	116%
Torrington	104%	96%	97%	95%	92%
Trumbull	61%	63%	62%	64%	64%
Union	115%	118%	116%	119%	125%
Vernon	94%	97%	95%	98%	102%
Voluntown	124%	117%	121%	120%	115%
Wallingford	107%	111%	108%	106%	101%
Warren	83%	77%	76%	74%	75%
Washington	81%	76%	75%	73%	74%
Waterbury	88%	95%	92%	93%	94%
Waterford	101%	96%	97%	96%	96%
Watertown	99%	94%	92%	94%	90%
West Hartford	114%	114%	112%	113%	114%
West Haven	102%	99%	97%	95%	89%
Westbrook	107%	109%	105%	110%	125%
Weston	102%	104%	108%	103%	99%
Westport	110%	112%	116%	111%	107%
Wethersfield	102%	105%	103%	106%	111%
Willington	114%	116%	114%	118%	123%
Wilton	107%	109%	112%	107%	106%
Winchester	106%	98%	100%	97%	94%
Windham	86%	75%	78%	75%	75%
Windsor	109%	108%	106%	108%	108%
Windsor Locks	103%	106%	104%	107%	112%
Wolcott	58%	63%	61%	62%	63%
Woodbridge	92%	89%	87%	85%	81%
Woodbury	86%	82%	80%	81%	79%
Woodstock	113%	97%	103%	98%	107%

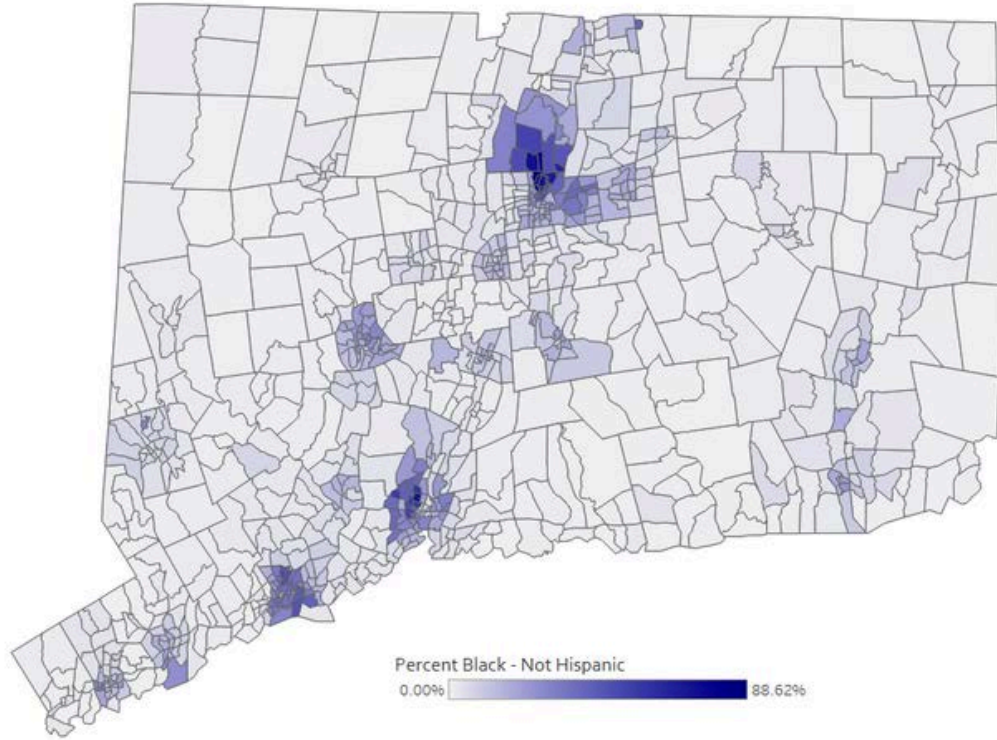
Appendix G: Voucher Holder Locations by Racial and Ethnic Demographics

Areas that are disproportionately Black also host higher percentages of voucher households than white areas. Forty-five percent of HCV recipients are in tracts with twice the state Black population, compared to only 14% of the overall state population being in the same tracts.

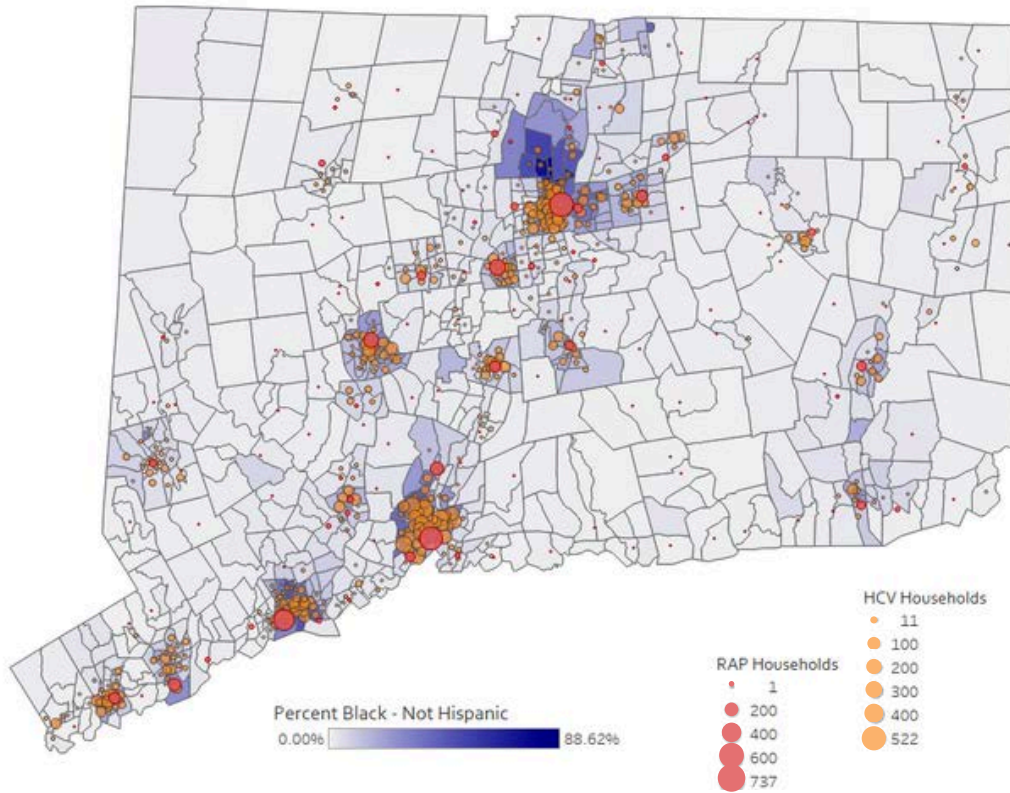
Housing Choice Voucher Holder Locations by Percentage of Black Population



Non-Hispanic Black Population As a Percent of Total Population in Census Tract

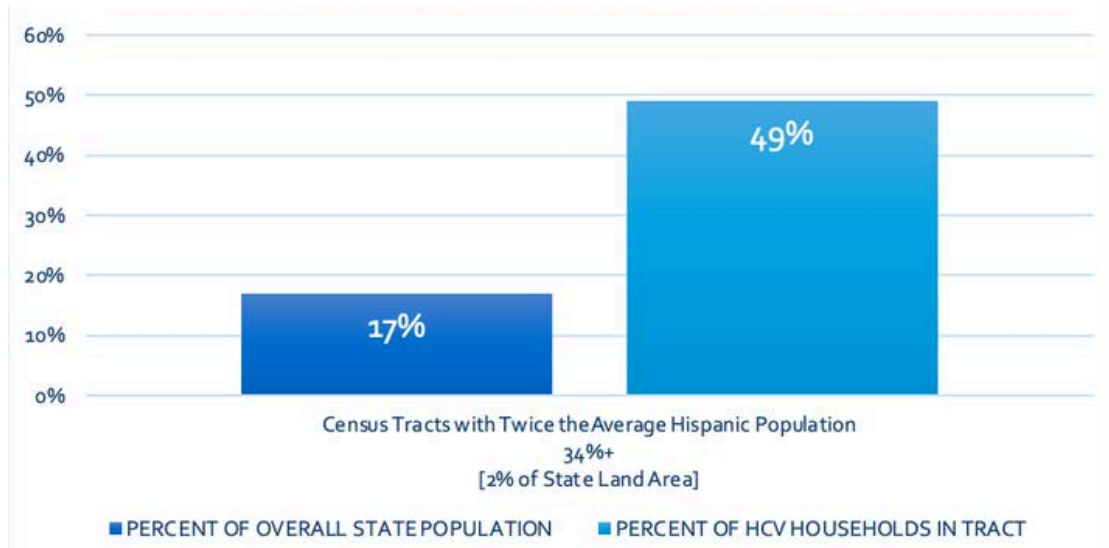


Location of Housing Voucher Households Over the Non-Hispanic Black Population

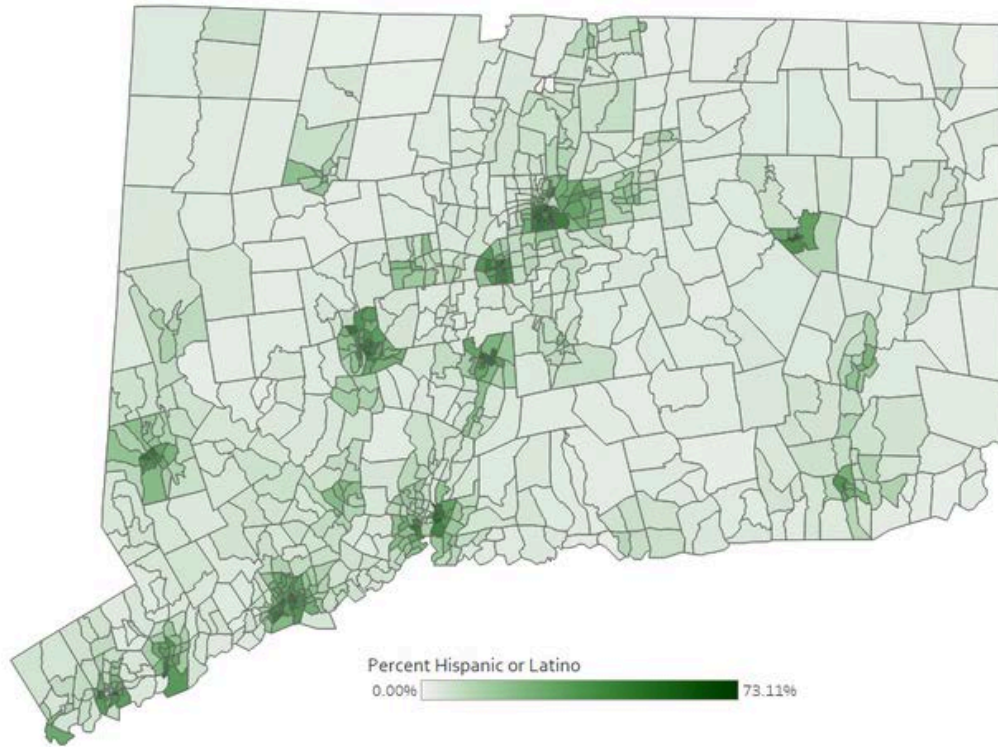


Disproportionate percentages of voucher holders also live in areas that have higher Latino percentages than the state as a whole.

Housing Choice Voucher Holder Locations by Percentage of Hispanic Population



Hispanic or Latino Population
As a Percent of Total Population in Census Tract



Location of Housing Voucher Households
Over the Hispanic or Latino Population

