

## Section 3. Housing

*from*

# All in for a Thriving Connecticut

## Opportunities to Support Upward Mobility for the State's Immigrant Families

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## 3 Housing

Safe, affordable housing is an essential pillar supporting the quality of life and economic stability of individuals and families. While challenges in obtaining safe and affordable housing affect a significant share of all Connecticut residents, immigrants often face additional obstacles due to language barriers, housing discrimination, large household sizes, and documentation requirements (such as for a formal credit history or a social security number).<sup>31</sup>

These obstacles are exacerbated when housing costs are exceptionally high, as they are in Connecticut. In fact, Connecticut was ranked the worst state in the nation for renters in 2024 due to its high costs and low availability of rental units.<sup>32</sup> One analysis found that 34 percent of its households were renters (480,258);<sup>33</sup> of these renters, 28 percent were extremely low income, and 73 percent of low-income renter households were living with a severe cost burden to pay rent (i.e., they must sacrifice other survival necessities to afford housing).<sup>34</sup>

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Severe cost burdens contribute significantly to housing instability among low-income households, which has cascading negative effects on household members' educational attainment, health, and other important indicators of well-being. Though the state manages several programs that aim to address a range of housing issues, these mostly lack the capacities to address needs at scale. This is particularly evident with regard to affordable housing units; only 1,335 such units were reported to have been added in 2024,<sup>35</sup> while the state is estimated as needing more than 95,000 additional units.<sup>36</sup>

### A. Critical Housing Challenges

Analysis of state and local laws and policies, public reports, emergent legislation, and insights shared in interviews with experts both outside and inside government points to the following issues as critically important for understanding the scope of the housing crisis in Connecticut and the ways in which this crisis sometimes differently, and often disproportionately, affects immigrant families.

31 Jaime Ballard, Malina Her, and True J. Thao, *A Place to Call Home: Housing Challenges among Immigrant Families* (St. Paul: National Council on Family Relations, 2020); Sharon Cornelissen and Livesay Pack, *Immigrants' Access to Homeownership in the United States: A Review of Barriers, Discrimination, and Opportunities* (Cambridge, MA: Joint Center for Housing Studies of Harvard University, 2023).

32 Jamil Ragland, "New Reports Show Connecticut's Housing Crisis Continues to Worsen," Partnership for Strong Communities, June 4, 2024.

33 National Low Income Housing Coalition (NLIHC), "Out of Reach—Connecticut," accessed June 6, 2025.

34 NLIHC, "Housing Needs by State—Connecticut," accessed June 6, 2025.

35 Jacqueline Rabe Thomas and Alex Putterman, "Gov. Lamont Says CT Is Building Lots of Housing. The Data Says Otherwise," CT Insider, April 15, 2025.

36 NLIHC, "Housing Needs by State—Connecticut."

## **Lack of affordability pushes stable housing further and further out of reach.**

Lack of affordability is widely identified as the top housing concern negatively affecting state residents and worsening interrelated issues such as homelessness and housing discrimination. The issue of affordability is multipronged, rooted in the consolidation of real estate ownership, the decline of public housing, restrictive zoning measures, and wages failing to keep up with inflation. The current minimum wage in Connecticut (\$16.35/hour) is not enough to meet the rising cost of housing within the state: fair-market rent for a two-bedroom unit is \$1,796 per month, meaning that to afford such a unit, a household would need to earn more than \$35/hour in a full-time, year-round job or work about 84 hours per week at the minimum wage.<sup>37</sup> This does not account for immigrant-dense urban areas, such as New Haven or Bridgeport, where demand for rental housing far outstrips supply and drives prices higher than neighboring towns and counties.

Connecticut also lags states in the northeast and nationally in new housing production, with decades of underproduction helping to fuel the state's rising housing and living costs,<sup>38</sup> which push more and more households into increasingly competitive home-buying and rental markets that cannot meet demand. Furthermore, in the wake of the COVID-19 pandemic, investors were responsible for a record 26 percent of low-priced home purchases nationwide in the first quarter of 2024.<sup>39</sup> While many investors flip newly acquired properties for profit or put them on the rental market, the trend of increasing privatized housing cannot meet the rental unit shortfall, particularly when new units are largely not affordable.

## **Immigrant renters face housing discrimination and subpar living conditions, with limited opportunities for recourse.**

Immigrants in Connecticut were widely reported by housing organizations and community leaders to face heightened risks of housing discrimination and exploitation. While interviewees noted that financial instability heightens the risk of tenant abuse for all low-income families, language barriers, immigration status insecurity, and a lack of familiarity with local housing laws were repeatedly described as making immigrants uniquely vulnerable to exploitative landlords.<sup>40</sup> Such exploitation includes landlords imposing unfair rental terms and neglecting necessary maintenance, which can lead to substandard, overcrowded, and overpriced living conditions.

Paths for tenant redress were reported to be weak, particularly for those seeking remedies to subpar housing conditions (such as mold or pest infestations); these are in turn related to weaknesses in formal complaint and housing code enforcement processes as well as limited availability of low-cost legal support and representation.<sup>41</sup> With regard to legal support and representation, in recent years the state has made significant progress in increasing legal counsel for low-income individuals facing eviction, owing to the Right to Counsel legislation it adopted in 2021.<sup>42</sup>

37 NLIHC, "Out of Reach—Connecticut."

38 Dustin Nord, *The Economic Impact of Connecticut's Housing Shortage* (Hartford: Connecticut Business and Industry Association, 2025).

39 Lily Katz, "Investor Home Purchases Rise for the First Time in Nearly Two Years," Redfin News, May 15, 2024.

40 Author interview with Connecticut refugee resettlement program managers, June 25, 2024; author interview with housing legal support organization staff, August 21, 2024; author interview with community organizing group, November 6, 2024.

41 Author interview with housing legal support organization staff, August 21, 2024.

42 The state's Right to Counsel law was enacted in May 2021 and launched in January 2022. See Connecticut Bar Foundation, "Right to Counsel," accessed July 11, 2025.

Other high-profile efforts to strengthen eviction protections have included attempts to expand the state's just-cause protections for renters in buildings with more than five units beyond those already covered (people who are over 62 years old or who have a disability) to include all renters in buildings and complexes of that size.<sup>43</sup> These protections prevent eviction of a tenant simply because their lease is expiring; instead, there must be other legal grounds for eviction, such as non-payment of rent or failure to comply with the rental agreement. Tenant advocates argue that current limitations in coverage leave large swaths of tenants vulnerable to landlords' retaliatory use of "lapse-of-time" or "no-fault" evictions against those who seek repairs or join a tenant union; landlords, in turn, argue that nonrenewal at the end of a lease term is a right clearly reserved to them, and a means to maintain the quality and viability of their properties.<sup>44</sup> Legislation seeking to expand just-cause protections has been hotly contested over the past several years in the state legislature, failing in 2025 to gain passage for the third time.<sup>45</sup>

*Reporting across the state suggests there is a critical gap in code enforcement.*

The state's notable advances in legal support for those facing eviction notwithstanding, access to low-cost legal advice or representation is far more limited for those seeking repairs or other actions from landlords to address health or safety concerns.

While the state sets housing code regulations, each municipality is responsible for the code's enforcement,<sup>46</sup> and enforcement processes for such complaints are handled by local governments. Reporting across the state suggests there is a critical gap in code enforcement.<sup>47</sup> Inspections are reported to often find numerous code compliance issues including pests, harmful mold, leaks, and more, while landlords' follow-through with repairs can be slow or ad hoc (e.g., painting over mold rather than mitigating it). Though code compliance officers issue a "repair by" date, there is often little to no follow through to determine if problems have been addressed, and tenants often lack a means of redress or fear eviction if they submit a complaint.<sup>48</sup> Code compliance officers are also reported to face insufficient staffing and a growing backlog of complaints.<sup>49</sup>

Recent attempts to close gaps in enforcement include New Haven's Living City Initiative, which rolled out measures in 2024 that include the use of certified mail to send orders to landlords, cutting down the time landlords have to make repairs, and automatically scheduling a reinspection date.<sup>50</sup> And in May 2025, the state legislature passed a bill (SB 1317) allowing for unpaid penalties on housing code violations to become liens on properties; the governor signed this additional enforcement tool into law in June.<sup>51</sup>

43 State of Connecticut, *An Act Concerning Evictions for Cause*, SB143 (2024).

44 A no-fault eviction is a legal process that allows a landlord to evict a tenant without providing a reason. See Yash Roy, "What Are No-Fault Evictions and Why Is CT Considering Eliminating Them?," CT Insider, March 11, 2024.

45 Ginny Monk, "Just Cause' Eviction Reform Dies in CT Legislature—Again," Connecticut Public Radio, May 20, 2025.

46 State of Connecticut Administrative Services, "About the Connecticut State Building Code," accessed June 6, 2025.

47 See, for example, Jared Weber, "No Heat or Hot Water: Stamford Housing Code Violations Leave Renters Asking Why City Can't Do More," The Stamford Advocate, February 3, 2024; Thomas Birmingham, "As Corporate Landlords Spread, a Mold Epidemic Takes Root," In These Times, October 23, 2024.

48 Camila Vallejo, "I Regret It': How Asking for Healthy Housing Ended in an Eviction Record for One New Haven Family," Connecticut Public Radio, June 23, 2023.

49 Weber, "No Heat or Hot Water."

50 Lily Belle Poling, "Under New Leadership, LCI Is Ramping up Housing Code Enforcement," Yale News, September 13, 2024.

51 State of Connecticut, *An Act Concerning Liens for Violations of the Housing Code*, State of Connecticut Public Act No. 25-33 (2025).

## Multiple factors intersect and undercut efforts to increase the supply of affordable housing units.

Efforts to make significant progress toward meeting the state's needs for affordable apartments and starter homes face many challenges, particularly restrictive zoning laws in many towns and cities and the high costs involved in creating new housing. Approaches for addressing these and related issues are regularly debated among state and local policymakers, housing activists, developers, conservation advocates, and other business and civic leaders.

With a strong tradition of local control and the state comprised of 169 independently managed municipalities, for many years state leaders have typically had little success in advancing policies that could make a significant dent in housing development needs. Yet the 2025 legislative session saw the incorporation of several consequential measures into an omnibus housing bill (H.B. 5002) that was approved by both houses.<sup>52</sup> The measures included incentives for localities that adopt zoning measures expanding multifamily units and set-asides for low-income tenants; easing rules for the conversion of commercial properties to residential use; and prioritization of certain supports for “work, live, ride” mixed-use neighborhoods near transit hubs.

After several weeks of deliberation, Governor Ned Lamont vetoed the legislation in late June; however it is possible a special legislative session will be convened before the end of the year to reconsider the bill's viability. Whether any of the much-debated changes ultimately become law and the extent to which they are either welcomed or resisted remain to be seen; however, success in addressing affordable housing needs also depends on the extent to which new housing is built at costs and profit margins that encourage and/or make it financially feasible for new homes to be made available below market rates. To help encourage this, the state has a variety of tools at its disposal to reduce project financing costs,<sup>53</sup> and some analysts also point to steps the state can take to reduce building costs.<sup>54</sup> In the face of extremely powerful market forces and the profit motives driving most investments in housing development, some interviewees also pointed to the need for expanded state efforts to support the growth of nonprofit organizations that can serve as skilled and reliable partners in helping the state and local governments reach their affordable housing goals.<sup>55</sup>

## B. Recommendations

### 1. Address housing affordability in the near and longer term

While expanding the supply of affordable homes is at the heart of solutions to the state's affordability crisis, even with the most effectively designed policies it will take many years to meaningfully affect market dynamics and housing prices. In the meantime, taking multiple steps to address affordability is essential to

52 Ginny Monk, “What to Know about H.B. 5002, the Omnibus Housing Bill,” CT Mirror, June 3, 2025.

53 Connecticut Housing Finance Authority, “Development of Multifamily Affordable Rental Housing,” accessed June 11, 2025.

54 David Flemming and Francis Pickering, *Getting a Handle on Affordable Housing: A More Honest Way to Evaluate Connecticut's Housing Needs* (Wethersfield, CT: Yankee Institute, 2024).

55 Author interview with state housing administrators, July 2, 2024; author interview with community organizing group, November 6, 2024.

the security and well-being of the state’s residents—immigrant and U.S. born alike—and to its economy and workforce. These include:

- ▶ **Expand requirements for establishment of fair rent commissions to a larger share of the state’s municipalities.** Such a step could act as a brake on escalating rental costs and help protect tenants from unreasonable rate increases and further dislocation. The state’s existing requirement for establishment of such commissions in municipalities with more than 25,000 residents helps ensure there is a public venue and redress process for tenants faced with unconscionable rent increases and those seeking rent limits in cases of health or safety violations. Expansions can be realized as anticipated under H.B. 5002 or by direct actions on the part of municipalities that do not have such commissions. To ensure immigrant communities are aware of and prepared to leverage commission processes, tenant advocacy and housing legal services organizations should be supported to engage and connect immigrant constituencies to them.
- ▶ **Scale state funding for rental assistance and homebuying initiatives to better meet needs.** This includes funding the state’s Rental Assistance Program at levels that allow it to keep pace with inflation and continue to add additional capacity for high-need individuals and families. State officials should also consider expanding bond authorizations for state affordability initiatives, such as Time to Own forgivable loans for downpayments of first-time homebuyers, to ensure these important supports can continue to ease housing cost burdens for many state residents.

## 2. Scale up municipal housing code enforcement systems and other tenant protections

Many municipalities in the state lack the capacities required to adequately enforce housing codes and ensure basic standards of habitability are met in rental units. This is due to a range of factors, including having too few code compliance staff, violation penalties too weak to motivate landlord compliance, and difficulties the municipality may face in securing alternative housing should it be faced with a need to remove tenants from a unit deemed uninhabitable.<sup>56</sup> Given the potentially lifelong negative consequences tenants may suffer as a result of unsafe or unhealthy housing conditions, actions the state, its municipalities, and system stakeholders can take to improve this critical government function and other tenant protections include:

- ▶ **Support full implementation of SB 1317,** which provides authority for municipalities to automatically place liens on properties for unpaid housing code enforcement fines. Fully leveraging the powers granted under this law will provide a needed incentive for landlords to meet maintenance needs and address unsafe and unsanitary conditions at their properties.
- ▶ **Study approaches other states/localities are using to ensure their code enforcement systems are able to effectively and equitably serve residents.** This review could include topics such as sufficiently funding key process functions, promoting cross-agency cooperation, and engaging

<sup>56</sup> Author interview with housing legal support organization staff, August 21, 2024.

community organizations to educate residents and property owners.<sup>57</sup> Following this review, state leaders could engage system stakeholders to consider findings and identify strategies to address weaknesses in the state’s system.

- ▶ **Provide assistance (e.g., financial, technical) to municipalities to seed improvements in key system functions and to track and disseminate results.** With immigrant communities comprising a significant share of renters and facing additional, specific barriers in seeking redress for subpar housing conditions, supporting improvements in a municipality’s operations can have an outsized impact in overcoming barriers they face. Innovations that could be seeded include proactive rental inspections, use of which avoids the potential for tenant retaliation inherent in complaint-based inspection processes.<sup>58</sup>
- ▶ **Continue to expand tenant supports including via Right to Counsel program funding and just-cause eviction protections.** The state’s program providing counsel to thousands of tenants in eviction proceedings has had significant success in recent years,<sup>59</sup> ensuring continued funding for its efforts can ensure tenants have a fair chance to present their case in court and prevent unnecessary and/or unfair displacement of potentially thousands of families in years to come. While legislation to expand just-cause eviction protections was not adopted in the recent legislative session, their expansion could prove extremely important with major changes on the horizon that appear likely to increase household vulnerability, including new federal safety net program restrictions and reduced funding for a wide range of programs and service systems.
- ▶ **Support deep engagement of immigrant community leaders and organizations in reform efforts.** While such support is important across all affordable housing concerns, it is particularly important in this area given the distinct barriers and forms of exploitation immigrants face as renters. Their expertise and networks should also be tapped to inform ongoing outreach and information dissemination efforts to ensure all tenants are aware of their rights and the housing standards that must be met, per municipal codes and federal and state housing laws.

### 3. Further develop and deeply weave nonprofit actors into state affordable housing initiatives

While the state is endeavoring to address housing affordability through a range of programs, each focused on different features of the crisis, its efforts do not approach the scale needed to meaningfully solve the problems that fuel or result from the affordability crisis. Clearly, restrictive local zoning measures are a key barrier to achieving scale, but successfully overcoming those barriers will still leave the state with mostly less-than-optimal prospects for creating affordable housing at the scale needed—much less housing that is durably affordable. This is due to the heavy reliance in Connecticut, as elsewhere, on developers that receive tax abatements and public subsidies to build mixed-income developments. The percentage of units set aside for affordable housing in such partnerships is typically small, and provisions maintaining the affordability of units are time-limited. Given that Connecticut’s needs for affordable homes cannot be met

57 See, for example, ChangeLab Solutions, *Up to Code: Code Enforcement Strategies for Healthy Housing* (Oakland, CA: ChangeLab Solutions, 2015); Cities for Responsible Investment and Strategic Enforcement and Hester Street, *The Power and Proximity of Code Enforcement: A Tool for Equitable Neighborhoods* (New York City: Cities for Responsible Investment and Strategic Enforcement and Hester Street, 2019).

58 ChangeLab Solutions, *A Guide to Proactive Rental Inspections* (Oakland, CA: ChangeLab Solutions, 2022).

59 Stout, *Connecticut Eviction Right to Counsel: Annual Independent Evaluation, January 31 to November 30, 2022* (Hartford: Stout, 2022).

through the marginal appropriation of units from such developments, and as breakthroughs in the state's long standoff related to local zoning regulations appear achievable in light of the legislature's passage of the omnibus housing bill, there is an urgent need to build a corps of professional nonprofit partners to assist the state in pursuing more ambitious housing development goals.

The state has already supported small-scale efforts to build capacities among such partners; however, achieving ambitious construction goals and sustaining new housing will inevitably require many more. Creating vehicles to further leverage and scale the expertise of existing nonprofit partners while helping others build similar capacities is therefore a challenge that should quickly be addressed. Scaling up partners that can assist the state in expanding alternative housing models (such as land trusts and renter-owned communities) should also be a goal of such capacity-building efforts.<sup>60</sup> With the state's immigrant communities having a significant stake in the success of affordable housing initiatives, and the state likely to heavily rely on immigrant workers to realize its goals, Connecticut should not miss the opportunity to innovate and scale cooperatives and other alternative models that may uniquely tap immigrants' skills and aspirations, while simultaneously assisting the state in meeting its housing development and management needs.

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<sup>60</sup> Kiara McGowan, "Your Guide to Alternative Models of Housing and Home Ownership," National Cooperative Business Association, August 2, 2024.