

Partnership for Strong Communities
Rental Assistance Program Policy Brief
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I. The Need: Affordability Crisis in Connecticut

Connecticut housing costs have long been unaffordable to a large portion of the population, with costs continuing to rise for both renter and owner households. In the last year, the average cost of purchasing a home has increased 14%,¹ while the cost of renting has increased over 15%.² These cost increases place the greatest pressure on low-income households that are already forced to spend too much of their income on housing. In 2021, over 200,000 Connecticut households are cost-burdened, meaning they spent more than 30% of their income on housing costs. Nearly 115,000 Connecticut households are severely cost-burdened, meaning they spent more than 50% of their income on housing costs.

Black, Indigenous, and People of Color (BIPOC) Connecticut households are disproportionately housing cost burdened and at risk of experiencing housing instability and homelessness. Nearly one-third of Black renter households spend more than 50% their income on housing.³

There is strong evidence that housing vouchers are one of the most effective ways to aid cost-burdened low-income households.⁴ In Connecticut, eligible households may apply for a housing voucher through either the state funded Rental Assistance Program (RAP) or the federally funded Housing Choice Voucher program (HCV/Section 8). Both programs support households to find adequate housing in the private market by subsidizing a portion of their rent to make their out-of-pocket rent payment affordable.⁵

¹ *Change in FHFA State House Price Indexes*, Federal Housing Finance Authority, Q4 2021, [https://www.fhfa.gov/DataTools/Tools/Pages/House-Price-Index-\(HPI\).aspx](https://www.fhfa.gov/DataTools/Tools/Pages/House-Price-Index-(HPI).aspx).

² Leckie, John, *Rent Report April 2022*, <https://www.rent.com/research/average-rent-price-report/>.

³ *American Community Survey*, U.S. Census Bureau.

⁴ *Research includes: [Expanding the Housing Choice Voucher Program Could Bolster Renter Stability in the Face of a Worsening Affordability Crisis | Housing Matters \(urban.org\)](#); [Universal Vouchers: Ending Homelessness and Expanding Economic Opportunity in America \(urban.org\)](#); [The Role of Housing Choice Vouchers in Addressing America's Rental Housing Crisis | Housing Matters \(urban.org\)](#); [More Housing Vouchers: Most Important Step to Help More People Afford Stable Homes | Center on Budget and Policy Priorities \(cbpp.org\)](#)*

⁵ For a comparison of the Connecticut Rental Assistance Program and federal Housing Choice Voucher program, visit: [2022 \(pschousing.org\)](https://www.pschousing.org).

Currently there are not enough available vouchers to meet the need. Only 20-25% of households that are eligible for a voucher receives one. In 2021, approximately 48,000 Connecticut households received some form of rental assistance voucher.⁶ This is a mere fraction of the number of households in need given that as many as 234,000 renter households are eligible for assistance.⁷ To ensure everyone in Connecticut has a safe affordable home, housing vouchers should be available to every household that needs one.

II. What is the Rental Assistance Program (RAP)?

The Rental Assistance Program (RAP) is Connecticut’s state-funded housing voucher program that supports low-income families to afford decent, safe, and sanitary housing in the private housing market. The legislature created RAP in Connecticut General Statutes §8-345 in 1985 to supplement the federal Housing Choice Voucher program (HCV/Section 8).⁸ RAP was originally administered by the Department of Social Services (DSS) until 2013 when the Connecticut Department of Housing (DOH) assumed responsibility for administering the program.

a. Administration of RAP

C.G.S. §8-345 tasks the Commissioner of the Department of Housing with implementing and administering an assistance program for low-income families in the private rental market.⁹ DOH developed its Administrative Plan for the Rental Assistance Payments Program (“Administrative Plan”) to guide the implementation of the program, identifying four main objectives for the program:

1. “To provide decent, safe and sanitary housing for very low-income families while maintaining their rent payments at an affordable level.
2. To annually ensure that all RAP-subsidized units meet housing quality standards (“HQS”) and that families pay fair and reasonable rents.
3. To promote fair housing and the opportunity for very low-income families of all ethnic backgrounds to experience freedom of housing choice.

⁶ 2021 Affordable Housing Appeals List, Connecticut Department of Housing, <https://portal.ct.gov/-/media/DOH/2021-Final-Appeals-For-Report-On-Line.pdf>.

⁷ For participation in RAP, a household’s income must not exceed 50% of the AMI. According to the Connecticut Housing Finance Authority (CHFA) Housing Needs Assessment, there are 234,075 renter households with incomes below 50% AMI. *Connecticut Housing Needs Assessment*, Connecticut Housing Finance Authority, https://www.chfa.org/assets/1/6/Connecticut_HNA.pdf

⁸ RAP was established under CGS §17b-812 in 1985, then transferred to CGS §8-345 by statutory revision in 2015.

⁹ C.G.S. §8-345 (a).

4. To promote a housing program which maintains quality service and integrity while providing an incentive to private property owners to rent to very low-income families.”¹⁰

In its Administrative Plan, DOH has also identified the following goals for RAP:

1. “To assist the local economy by increasing the occupancy rate and the amount of money flowing into the community.
2. To encourage self-sufficiency of participating families.
3. To create positive public awareness and expand the level of family, owner, and community support in accomplishing DOH’s housing mission.
4. To attain and maintain a high level of standards and professionalism in the day-to-day management of all RAP components.
5. To administer an efficient, high-performing program through continuous improvement of the support systems used in RAP and to demonstrate the commitment of DOH to its employees and contractors and to their development.”¹¹

To fulfill these goals and objectives, DOH contracts with J. D’Amelia & Associates (JDA) for the administration of RAP. JDA, acting as DOH’s agent, subsequently contracts with public housing authorities (PHAs) to administer the program. DOH provides guidance and oversight to JDA and its subcontractors for the administration of the program.

b. Eligible Households and Application Process



¹⁰ *Administrative Plan for the Rental Assistance Payments Program “RAP”*, Connecticut Department of Housing, July 1, 2019, <https://portal.ct.gov/-/media/DOH/2019-RAP-Admin-Plan.pdf> at 10.

¹¹ *Id.* at 10.

RAP requires interested households submit a written application, broken into 2-parts: the Pre-Application and the Full Application.¹² Given the high demand for the program, RAP uses a waiting list to queue eligible households. Households complete the Pre-Application when the waiting list is open to determine initial eligibility. Applicants must obtain Pre-Application eligibility to be added to the waiting list. Households must complete the Full Application once they approach the top of the waiting list. The Full Application is the final determination of eligibility. Upon receipt of the Full Application, the administering PHA must verify family composition, income, allowances and deductions, assets, full-time student status, and eligibility and rent calculation factors.¹³ The PHA must also recertify the household’s eligibility annually.

The DOH Administrative Plan outlines program eligibility.¹⁴ Income limits and unit size are calculated based on the household’s annual income, composition of household¹⁵, and the Area Median Income (AMI).¹⁶ For instance, a family of four with two adults and two children may be eligible for a 3-bedroom unit, while a single adult may only be eligible for a 1-bedroom unit.

Connecticut uses the guidelines for AMI outlined by the United States Department of Housing and Urban Development (HUD) Housing Choice Voucher (HCV) program. For participation in RAP, a household’s income must not exceed 50% of the AMI.¹⁷

The PHA administering the RAP voucher then determines the amount of housing assistance a household receives and the Maximum Allowable Rent (MAR), or the total gross rent allowed as determined by DOH. Annually, DOH releases a schedule of MARs based on the regional Fair Market Rent (FMR) identified by HUD.¹⁸

¹² Id. at 3-5.

¹³ Id. at 3-9.

¹⁴ Id. at Section 2-1.

¹⁵ Household Composition includes the number of people in a household, age, gender, and relationships to one another.

¹⁶ Area Median Income (AMI) is defined by HUD. HUD “sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.”

<https://www.huduser.gov/portal/datasets/il.html>.

¹⁷ *Administrative Plan for the Rental Assistance Payments Program “RAP”*, Connecticut Department of Housing, July 1, 2019, <https://portal.ct.gov/-/media/DOH/2019-RAP-Admin-Plan.pdf> at 2-2.

¹⁸ State of Connecticut – Department of Housing Rental Assistance Certificate Maximum Allowable Rent (MAR) Schedule, May 1, 2021, <https://portal.ct.gov/-/media/DOH/RAP-MAR-2021.pdf>.

The PHA pays the voucher amount directly to the landlord on the household's behalf, and the household is responsible for the difference between the RAP voucher and the amount of rent. Under RAP, households are responsible for paying 40% of their monthly income toward rent and utilities, while elderly and disabled households pay 30% of their monthly income.

Eligible households participate in several informational briefings with the PHA administering their RAP voucher. These briefings cover a wide range of pertinent information, including the guidelines of the program, roles and responsibilities of all parties involved, and fair housing principles.¹⁹

c. Eligible Units

Households with RAP vouchers can rent in any unit that meets the program requirements, with a landlord that agrees to participate in the program. Eligible units include all forms of housing, including apartments, single-family homes, and townhouses.

Eligible units must not exceed the FMR for a particular housing market.²⁰ Annually, HUD releases FMRs, or the cost of a moderately-priced rental unit in a local housing market. FMRs represent gross rent estimates, including the cost of rent and utilities. HUD's FMRs are used to create guidance for voucher administration. In Connecticut this includes Housing Choice Vouchers, and Rental Assistance Program vouchers.

Eligible units must also comply with state and local health, housing, building, and safety codes.²¹ Once a household identifies a unit they wish to use their RAP voucher on, the PHA administering the voucher inspects the unit to ensure it meets the minimum Housing Quality Standards as outlined by HUD. The PHA must reinspect the unit annually to certify it continues to meet the Housing Quality Standards. The PHA gives the landlord (or household if responsible upon renting) the opportunity to correct items that fail inspection.²²

Once the PHA approves the unit, the household receiving the RAP voucher enters into a minimum of a one-year rental agreement with the landlord. The landlord also must sign a Housing

¹⁹ *Administrative Plan for the Rental Assistance Payments Program "RAP"*, Connecticut Department of Housing, July 1, 2019, <https://portal.ct.gov/-/media/DOH/2019-RAP-Admin-Plan.pdf> at 8-1.

²⁰ In some cases where the cost of rent exceeds the FMR, the PHA can negotiate the cost of rent with a prospective landlord on behalf of the household, or approve an exception to the household's MAR. *Administrative Plan for the Rental Assistance Payments Program "RAP"*, Connecticut Department of Housing, July 1, 2019, <https://portal.ct.gov/-/media/DOH/2019-RAP-Admin-Plan.pdf> at 9-5.

²¹ C.G.S. §8-345 (b).

²² *Administrative Plan for the Rental Assistance Payments Program "RAP"*, Connecticut Department of Housing, July 1, 2019, <https://portal.ct.gov/-/media/DOH/2019-RAP-Admin-Plan.pdf> at 10-1.

Assistance Payments (HAP) agreement with the local PHA administering the RAP voucher on behalf of JDA and DOH.²³

Connecticut is one of a limited number of states that protects renters from discrimination based on lawful source of income.²⁴ In 1990, C.G.S. § 46a-64c established Connecticut's source of income protection. Since its passage, the Connecticut Supreme Court has upheld this statute, and ruled that housing assistance is a lawful source of income as it relates to C.G.S. §46a-64c.²⁵

RAP anticipates changes in household composition and need and allows for families to move or adjust their vouchers as needed. To do so, the household must first notify the PHA of their intentions, terminate their rental agreement, and locate eligible alternative housing.

III. Beneficial Impacts of Housing Vouchers:

Housing vouchers are a proven effective, equitable way to ensure households in need remain stably housed. Further, they provide a wide range of positive social and market-based impacts.

Research indicates households benefit from housing assistance vouchers in numerous ways, including:

- a. **Reduces housing instability and homelessness:** Research has shown that housing vouchers are very effective in both reducing housing instability and homelessness.²⁶ In one study comparing long-term voucher subsidy with other forms of housing intervention, HUD found vouchers lead to the best outcomes for reducing family homelessness and increasing housing stability.²⁷
- b. **Reduces poverty and allows households to afford other necessities:** Nationally, vouchers lift over three million people over the poverty line.²⁸ When a family can afford housing, they can afford other necessities including food, medical care, and clothing. Comparing households spending over 50% of their income on housing to those spending less than

²³ *Rental Assistance Program*, Connecticut Department of Housing, <https://portal.ct.gov/DOH/DOH/Programs/Rental-Assistance-Program>.

²⁴ National Multifamily Housing Council, October 2021, [source-of-income-laws-by-state-county-and-city-chart.pdf](https://www.nmhc.org/source-of-income-laws-by-state-county-and-city-chart.pdf) (nmhc.org).

²⁵ *Commission on Human Rights and Opportunities v. Sullivan*, 285 Conn. 208 (2008).

²⁶ Fischer, Will et. al., *Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families*, December 5, 2019, <https://www.cbpp.org/research/housing/research-shows-rental-assistance-reduces-hardship-and-provides-platform-to-expand>.

²⁷ *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families*, U.S. Department of Housing and Urban Development, October 2016, <https://www.huduser.gov/portal/sites/default/files/pdf/FamilyOptionsStudySummaryReport.pdf> at page 4.

²⁸ *Rental Assistance Lifts 3 Million People Above the Poverty Line*, Center of Budget and Policy Priorities, <https://www.cbpp.org/rental-assistance-lifts-3-million-people-above-the-poverty-line>.



30%, the Center for Budget and Policy Priorities found those severely cost-burdened renters spend significantly less on food and health care.²⁹

- c. **Reduces racial disparities:** Communities of color experience disproportionately high housing cost-burden. Vouchers are an effective tool in addressing these racial disparities. Research by the Center for Budget and Policy Priorities concluded “expanding vouchers to all eligible households would cut the poverty rate for Latino people by a third, for Black people by a quarter, and for Asian people and Pacific Islanders and American Indians and Alaska Natives by a fifth.”³⁰
- d. **Improves adult mental and physical health and linked to reducing health costs³¹:** In one study by HUD looking at the impact of long-term housing subsidy vouchers, researchers associated vouchers with reduction in psychological distress, domestic violence, alcohol and drug problems, and food insecurity.³²
- e. **Improves health, development, and educational outcomes for children:** HUD has also found that voucher usage reduces familial separation, frequent school changes, school or childcare absences, and behavioral concerns in children.³³
- f. **Improves the quality of existing NOAH (naturally occurring affordable housing) stock:** Vouchers also support the housing market. They provide guaranteed rental income to landlords. Connecticut’s housing stock is old and much of it needs improvement. Many households are forced to live in unsafe, deteriorating units. Voucher holders must rent in a home that meets a minimum standard of quality and safety. By adding more vouchers to the market, the quality of Connecticut’s housing stock would improve. This also opens the door to potential new programs that invest in improving housing quality in rental units to expand the pool of voucher-eligible rentals.

²⁹ Fischer, Will et. al., *Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families*, December 5, 2019, <https://www.cbpp.org/research/housing/research-shows-rental-assistance-reduces-hardship-and-provides-platform-to-expand>.

³⁰ Mazzara, Alicia, *Expanding Housing Vouchers Would Cut Poverty and Reduce Racial Disparities*, Center on Budget Policy Priorities, May 11, 2021, <https://www.cbpp.org/blog/expanding-housing-vouchers-would-cut-poverty-and-reduce-racial-disparities>.

³¹ Fischer, Will et. al., *Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families*, December 5, 2019, <https://www.cbpp.org/research/housing/research-shows-rental-assistance-reduces-hardship-and-provides-platform-to-expand>.

³² *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families*, U.S. Department of Housing and Urban Development, October 2016, <https://www.huduser.gov/portal/sites/default/files/pdf/FamilyOptionsStudySummaryReport.pdf> at page 5.

³³ Id.

IV. Policy Recommendations:

1. *Connecticut needs more RAP vouchers to support its most vulnerable residents. An additional \$20 million in RAPs would provide approximately 2,000 households with flexible housing support and is an effective and necessary step toward filling the gap and supporting Connecticut households in need of affordable housing.*

In 2021, Connecticut residents had access to 5,574 state Rental Assistance Program housing vouchers as well as more than 40,000 federal housing vouchers. While in recent years Connecticut has invested more than \$70 million annually to supply RAP vouchers, the supply of RAPs is just a fraction of the need. In January 2022, there were over 3,600 households on the waitlist for RAP in Connecticut.³⁴

Advocates approximate the annual cost to house one family with a RAP voucher as roughly \$10,000.³⁵ This amount varies based on location, supports needed, and household size. An additional \$20 million investment in RAP would support approximately 2,000 more households.

2. *Advocacy surrounding a federal universal voucher program is a critical policy prescription and must continue to gain national and state attention.*

The Federal HCV program and Connecticut's RAP are not entitlement programs, and the funding for both is finite. While thousands of households are eligible under RAP, and hundreds of thousands of households across the country are eligible for HCV, there are not enough vouchers available to reach all those in need.

Housing vouchers should be available to every household that needs one. Advocacy surrounding programs like Universal Housing Vouchers³⁶ has gained traction in recent years, with President Biden supporting the concept on his campaign trail, and housing scholars like Allan Mallach³⁷ and nonpartisan research organizations like Urban Institute³⁸ urging adoption.

³⁴ Data obtained from Connecticut Department of Housing (DOH).

³⁵ Data obtained from Connecticut Department of Housing (DOH) and CSH: Connecticut cost assumption numbers from October 2020: yearly service cost/unit \$7500; yearly subsidy cost/unit \$11,196.

³⁶ *Universal Housing Vouchers*, U.S. Department of Housing and Urban Development, <https://www.huduser.gov/portal/pdredge/pdr-edge-trending-110921.html>.

³⁷ Mallach, Alan, *Whose Affordable Housing Crisis?* Shelterforce, February 19, 2019, <https://shelterforce.org/2019/02/19/whose-affordable-housing-crisis/>.

³⁸ Cunningham, Mary, *Universal Vouchers: Ending Homelessness and Expanding Economic Opportunity in America*, Urban Institute, June 9, 2021, https://www.urban.org/sites/default/files/publication/104335/universal-vouchers-ending-homelessness-and-expanding-economic-opportunity-in-america_1.pdf.

Unlike the current federal Housing Choice Voucher program, implementation of a universal voucher system would require continuous sufficient funding so that vouchers are available to any qualifying household. Unfortunately, expansion of the federal program faces immense political and budgetary challenges. Additional investment in RAP at the state level is an effective and necessary step toward filling the gap and supporting Connecticut households in need of affordable housing.

3. *Mobility counseling must be strengthened and made broadly available to all households eligible for RAP.*

Households receive information on mobility of RAP vouchers from the administering PHA within the informational briefing process required by the Administrative Plan. The Administrative Plan also outlines mobility counseling and services made available to participants of the program.³⁹ Despite being mobile, vouchers continue to be concentrated in very few Connecticut municipalities.⁴⁰ Resources such as the Open Communities Alliance Mobility App provide households the opportunity to explore the geographic range of vouchers and prevalence of services in high opportunity areas.⁴¹

V. Conclusion:

Housing vouchers support families' ability to thrive. They are a necessary tool to address housing insecurity and assist low-income renters struggling under the weight of the state's rising housing costs. They provide families stability and prevent evictions. They can effectively end homelessness. They allow geographic mobility. They can stop the cycle of poverty. They can greatly narrow racial disparities in housing. Expansion of RAP, and continued advocacy around the adoption of Universal Vouchers are essential to ensure all Connecticut households have safe, stable place to call home.

³⁹ *Administrative Plan for the Rental Assistance Payments Program "RAP"*, Connecticut Department of Housing, July 1, 2019, <https://portal.ct.gov/-/media/DOH/2019-RAP-Admin-Plan.pdf> at 8-5.

⁴⁰ Thomas, Jacqueline Rabe. *Separated by Design: How wealthy towns keep people with housing vouchers out*, January 9, 2020, <https://ctmirror.org/2020/01/09/separated-by-design-how-wealthy-towns-keep-people-with-housing-vouchers-out/>. Thomas references an analysis of federal voucher data by The Connecticut Mirror and ProPublica which "found that 55% of the state's nearly 35,000 voucher holders live in neighborhoods with concentrated poverty. That's higher than the national average of 49% and the rates in 43 other states."

⁴¹ *Mobility App*, Open Communities Alliance, <https://www.ctoca.org/mobility-app>.