Partnership for Strong Communities promotes equitable change in Connecticut housing policy by coordinating advocacy, advancing research, and uniting diverse partners

TESTIMONY BEFORE THE HOUSING COMMITTEE
PARTNERSHIP FOR STRONG COMMUNITIES
FEBRUARY 18, 2025

Representative Felipe, Senator Marx, Representative Scott, Senator Sampson and distinguished members of the Housing Committee, thank you for the opportunity to submit testimony **supporting House Bills 6948, 6939 and 6941**. I am Amy Peltier, Coalition and Advocacy Director with the Partnership for Strong Communities. We are a statewide nonprofit research, policy and advocacy organization dedicated to ensuring everyone in Connecticut has a safe, stable home that is affordable to them in an equitable community of their choice. **We respectfully request that the committee SUPPORT passage of the following bills:**

- H.B. No. 6948: AN ACT CONCERNING THE COLLATERAL CONSEQUENCES OF CRIMINAL RECORDS ON HOUSING OPPORTUNITIES
- H.B. No. 6939: AN ACT AUTHORIZING STATE FUNDING FOR THE RIGHT TO COUNSEL PROGRAM
- H.B. No. 6941: AN ACT EXEMPTING THE INCOME EARNED BY A CHILD OF AN APPLICANT FROM THE CALCULATION OF GROSS INCOME IN CONSIDERATION FOR PARTICIPATION IN THE RENTAL ASSISTANCE PROGRAM

H.B. No. 6948: AN ACT CONCERNING THE COLLATERAL CONSEQUENCES OF CRIMINAL RECORDS ON HOUSING OPPORTUNITIES - SUPPORT

We respectfully request that the Committee support this bill that addresses some of the barriers to housing opportunities that criminal records can create. This bill would clarify rules for record review and exempt many minor though not all, classifications of convictions for individuals who have had justice system experience and are applying for housing openings. The bill is clear on delineating the responsibilities of the Commission on Human Rights and Opportunities and accountability timelines. Overtime, passage of this bill would save the state significant investment in emergency health care and homeless services as it removes some barriers to the first step post-conviction or release from incarceration, finding a stable place to stay. Also as a result, fewer people will cycle in and out of prison and are able to establish healthier patterns of engagement in and contribution to their local communities and economy.

Even a minor record of criminal convictions may create barriers for those who have them, making it difficult to integrate and succeed within mainstream societal systems. The Greater Hartford Reentry Center finds[1] that housing is a primary need for people who seek their services. Additionally, individuals who participate in their programs need assistance with just about everything else in addition

[1] *Re-entry Services* . (2025, February 14). Community Partners in Action. https://cpa-ct.org/reentry/

to shelter: food, clothing, identification, transportation, along with a livable wage job. According to OPM's Criminal Justice Monthly Indicators in 2023, the rate of homelessness for people who have been to prison just once is seven times[2] the general public. They are most often locked out of rental opportunities, both landlords and public housing authorities may deny housing applications from individuals with criminal records. Relying on family for housing is not always an option. Some public housing restrictions prevent family members with criminal records from living with them, leading to strained family relationships and broken support systems. Without a stable address, its harder to find and keep a job, remain committed to an educational program, apply for benefits or access healthcare and other services. Living unsheltered puts those with a criminal record at greater risk of committing new crimes as a desperate means of survival.

It should come as no surprise that due to significant racial disparities in the criminal justice system, post-conviction housing restrictions disproportionately impact Black and Latino communities. Since these communities of color already face economic disadvantages, barriers to housing make it even harder to break cycles of poverty and incarceration. Connecticut faces significant challenges with thousands of residents facing housing unaffordability and insecurity and increasing socio-economic and racial disparities. The root causes of this crisis include insufficient affordable housing stock, insufficient investment to make existing homes affordable, overly restrictive local regulations, and inadequate tenant protections. The impacts of these challenges are also felt significantly higher and more profoundly by those with criminal convictions. In general, the less trauma people continue to experience upon release or during probationary and rehabilitation periods and the safer and healthier their living environment, the less likely they are to re-offend.

H.B. No. 6939 AN ACT AUTHORIZING STATE FUNDING FOR THE RIGHT TO COUNSEL PROGRAM - SUPPORT

We respectfully request that the Committee support $1,750,000 for FY 26 and $5,000,000 for FY 27 for a total of $6,750,000 to continue the essential services provided by the CT Right to Counsel program. CT-RTC provides no-cost legal representation to income eligible tenants and occupants at risk of eviction or subsidy termination. The Partnership seeks these additional funds for the ongoing support of vulnerable residents at risk of losing their homes and at risk of becoming homeless.

Passed in May 2021 by the Connecticut General Assembly and signed by Governor Ned Lamont in June 2021, Public Act 21-34 created an eviction right to counsel program for eligible tenants in Connecticut (CT-RTC). In September 2021, The CT Bar Foundation (CBF) was selected by the Judicial Branch through a competitive RFP process to administer the new program. Five legal service agencies provide services and represent eligible tenants through the CT-RTC program, including: Connecticut Legal Services, Connecticut Veterans Legal Center, Greater Hartford Legal Aid, New Haven Legal Assistance Association, Inc., and Statewide Legal Services of Connecticut- collectively "the Providers."

[2] *Id.*

Evictions are a contributing cause of homelessness in CT. According to the Eviction Lab, in Hartford alone, eviction filings in December 2024 were up 25% more than December 2019, pre-pandemic. Recently, the number of tenants represented in evictions across the state surpassed pre-CT-RTC numbers by almost three times. Black, indigenous, people of color are experiencing eviction, homelessness, and housing instability at disproportionate rates. If fully implemented, an eviction record makes it hard for families to be stable and productive for years after the eviction and makes it difficult for people to work, for children to go to school, and leads to poor health outcomes. When a tenant has legal counsel in an eviction case, the CT Fair Housing Center found the likelihood of a case being withdrawn based on an agreed upon remedy has more than doubled. Continuing the work of CT-RTC supports housing stability, saves the state money, and moves us toward a more just and equitable housing system.

Since services began on January 31, 2022, the Providers have prevented evictions or disrupted displacements for 6,050 clients; this program works. A 2022 study found that the program achieved 73% of clients' stated case goals and saved them costly legal fees. These are often already marginalized clients for whom an eviction would be devastating, including victims of domestic violence, people with poor health or disabilities, and people struggling with low incomes who are disproportionately more likely to face eviction. Stabilizing these tenants prevents unnecessary hardship and saves the state money. In fact, it has been reported through independent evaluation that Connecticut realized economic benefits of at least $36.6 million between January 31, 2022, and November 30, 2024, because of CT-RTC. The cost savings are attributable to savings in areas that support family economic stability.

Although the CT-RTC was initially funded with ARPA dollars, this crisis existed before the pandemic and it should not be classified as one-time funding for a pandemic related issue. The COVID-19 pandemic exacerbated the eviction crisis in Connecticut, however, in December 2016, years before we faced the challenges of a global health pandemic, the Judiciary Committee of the CT General Assembly issued the "Report of the Task Force to Improve Access to Legal Counsel in Civil Matters". The Committee provided a series of legislative recommendations that would "enable our State and its residents to improve our fiscal and social well-being…" They identified 3 crucial areas where ***"the fiscal and social cost of likely injustice significantly outweighs the fiscal cost of civil counsel. "*** The areas identified were Restraining Order Matters, Child Custody and detained removal proceedings, and ***defense of residential evictions***. The injustice of facing an eviction without counsel to inform an individual of their legal rights and help navigate the judicial process has only increased. Personally, as an attorney who is part of the CT Bar, I think this is an issue of access to justice. Continuing this critically important program is directly in line with the mission of the CT Bar Association to advance principles of law and justice.

The General Assembly had the foresight in 2021 to be a national leader and the second state in the country to pass legislation to support a statewide Right to Counsel Eviction Defense program. Since that time, 24 jurisdictions have followed CT's leadership by establishing RTC programs. The Partnership urges the committee to continue being a national leader and strategically allocate $1,750,000 in FY 26 and $5,000,000 in FY 27 for a total of $6,750,000 to CT-RTC and ensure this program will continue to provide critical services to the low-income residents of CT.

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H.B. No. 6941: AN ACT EXEMPTING THE INCOME EARNED BY A CHILD OF AN APPLICANT FROM THE CALCULATION OF GROSS INCOME IN CONSIDERATION FOR PARTICIPATION IN THE RENTAL ASSISTANCE PROGRAM - SUPPORT

We respectfully request that the Committee support exempting income earned by young adults from asset determinations for the state RAP. While earned income of youth under the age of 18 may not be counted toward household assets for benefit determination purposes, the earnings of young adults over 18 is part of eligibility determination for housing vouchers. At the end of 2021, there were 412 employed, non-heads of household or other adults, between the ages of 18 and 24, living in households with RAP. In 2021, the average annual earning of the 412 young adults mentioned above was $9,500. While this is not a significant income, it will contribute to overall household income and may create what is known as a benefit cliff, if it increases household assets beyond certain eligibility standards. A benefit cliff refers to the sudden (and often unexpected) decrease in public benefits that can occur with a small increase in earnings. Even adding minimal income to overall assets can lead to a household becoming ineligible to continue receiving benefits, like a housing voucher, despite being unable to sustain their basic needs. When lost benefits outpace a wage increase, many families "fall off the cliff's edge". This can stall progression in jobs and careers as well as lead to loss of a public benefit, like a housing voucher, making a household worse off than before the raised income consideration. Supporting a policy that would create an income disregard for earnings of employed, young adults, aged 18 to 26, in critical stages of developing professional skills and experience, would allow certain RAP voucher households to maintain both a stable housing situation as well as contribute to economic mobility. Exempting the income of young workers ensures these households can still qualify for critical housing assistance, while encouraging career development and financial independence , decreasing long term dependability on vouchers. According to 2021 Department of Housing data for just over 400 of these young adults, the state would need an additional $1,565,600 in RAP funds to support an income waiver (412 people x $9,500 earned/year = $3,914,000 x 0.4 = $1,565,600. The 0.4 is the 40% of income that the tenant must pay). Exempting earned income of working youth, age 18-26 is smart policy with minimal investment that overtime would certainly be returned to the state economy.

Thank you. Please don't hesitate to reach out to me with any questions,

Amy Peltier