

# *CITY OF MERIDEN*

## **2020 Analysis of Impediments to Fair Housing Choice**



**Final Report Date: October 15, 2020**



# **EQUAL HOUSING OPPORTUNITY**

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## Table of Contents

<b>Executive Summary .....</b>	<b>4</b>
<b>Purpose of Fair Housing .....</b>	<b>6</b>
<b>Fair Housing Concepts.....</b>	<b>8</b>
<b>Methodology .....</b>	<b>9</b>
Demographics and Trends.....	9
Data Collection .....	9
<b>Community Profile.....</b>	<b>11</b>
<b>Demographic Data.....</b>	<b>12</b>
Population .....	12
Age.....	12
Race and Ethnicity .....	14
Diversity.....	15
Disability .....	17
<b>Economic Profile.....</b>	<b>19</b>
Purchasing Power .....	19
Income.....	20
HUD Income Levels.....	21
Poverty and Race.....	21
Employment Sectors.....	23
<b>Housing Profile .....</b>	<b>24</b>
Housing Tenure .....	24
Housing Type .....	24
Large Households .....	25
Unit Size.....	25
Housing Vacancy.....	26
Housing Age and Condition .....	28
Housing Costs .....	30
Overcrowding .....	31
<b>Public Sector.....</b>	<b>32</b>
<b>Overview .....</b>	<b>32</b>
<b>Public Policies .....</b>	<b>32</b>
Land Use Regulations .....	33
Property Taxes.....	33
<b>Boards and Commissions .....</b>	<b>34</b>
<b>Public Housing Authority .....</b>	<b>36</b>

Housing Choice Voucher (Section 8) Program.....	37
Community Development Block Grant (CDBG).....	37
<b><i>Private Sector - Lending Practices</i></b> .....	<b>39</b>
<b>2017 Citywide Overview</b> .....	<b>40</b>
<b>Home Purchase Lending in Meriden</b> .....	<b>43</b>
Application Denial Reasons .....	44
<b>Meriden’s Single Family Lending Market, 2007-2017</b> .....	<b>45</b>
Income, Race, and Single Family Loan Denials in Meriden.....	47
The Subprime Market.....	49
<b>Lending Practices Conclusion</b> .....	<b>52</b>
<b><i>Fair Housing Profile</i></b> .....	<b>53</b>
<b>Fair Housing Complaints</b> .....	<b>53</b>
<b>Previously Identified Impediments to Fair Housing Choice</b> .....	<b>54</b>
<b><i>Identification of Impediments to Fair Housing Choice</i></b> .....	<b>57</b>
<b>Fair Housing-Related Impediments</b> .....	<b>57</b>
<b>Affordable Housing-Related Impediments</b> .....	<b>57</b>
<b><i>Fair Housing Action Plan</i></b> .....	<b>59</b>
<b><i>Appendix</i></b> .....	<b>63</b>
<b>Federal Laws</b> .....	<b>64</b>

## Executive Summary

The following Analysis of Impediments to Fair Housing Choice (AI) serves as a comprehensive look at fair housing issues in the city of Meriden, CT. This AI is an update to the city's previous report completed in 2010. The report includes an analysis of various demographic, economic, and housing indicators; a review of public and private sector policies that affect fair housing; and a review of the city's efforts to create fair housing choice. It is to be used as a resource document the city can reference for insights into community needs and strategies that can help address those needs.

It is important to note that this executive summary is being drafted during the novel coronavirus pandemic. All the content of this report has been generated based on data and analysis conducted before this major health crisis. The implications of the crisis are and will be profound, affecting communities and households along all social and economic dimensions. However, whatever those dynamic shifts may be, the content of this report remains relevant, offering insight into baseline conditions that the current crisis will likely magnify.

Fair housing choice means that residents have the necessary information, opportunity, and options to live where they choose without unlawful discrimination (24 CFR 5.152) and is composed of three components:

- Protected choice, meaning the absence of unlawful discrimination.
- Actual choice, meaning not only that affordable housing options exist, but that the information and resources are available to enable informed choices.
- Quality choice, meaning that the available and affordable housing is decent, safe, and sanitary, and, for persons with disabilities accessible as required under civil rights law.

### **Summary of Findings:**

The conclusion of this analysis has identified barriers, or impediments, to fair housing choice. For each impediment, recommendations and outcome measures have been identified for activities that can help alleviate these impediments moving forward. The full details are discussed in the Identification of Impediments to Fair Housing Choice section. The current impediments to fair housing choice are:

1. Concentration of Sub-Standard Housing
2. Shortage of Public Housing Funds
3. High Number of Cost Burdened Renter Households
4. Lack of Vacant Developable Land
5. Older Housing Stock
6. Shortage of Affordable Housing
7. Growing Aging Population

### **Actions to Address Impediments:**

In an effort to overcome or ameliorate barriers to fair housing choice, the city of Meriden listed corresponding strategic actions to be considered and implemented. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although not all of the impediments will likely be eliminated in such a short time period, the city will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice. Further details are found in the Fair Housing Action Plan section.

- Action 1: Continue the Neighborhood Preservation Program offering Low Interest Loans
- Action 2: Expand the Meriden Match Boundaries and Uses to Include Affordable Housing
- Action 3: Increase the Supply of Decent and Affordable Housing
- Action 4: Continue Strong Support for Homeless and Related Housing Need Activities
- Action 5: Continue to Facilitate Approval Process for Affordable Housing Projects.
- Action 6: Reform Development, Zoning & Regulatory Policies to Facilitate Increased Housing
- Action 7: Further Expand Public Incentives for Development That Offer Above Median Wages

## Purpose of Fair Housing

Fair housing has long been an important issue in American urban policy, a problem borne in discrimination and fueled by growing civil unrest that reached a boiling point during the Civil Rights Movement of the 1960s. The passing of the Fair Housing Act in 1968 was a critical step in addressing this complex problem, but it was far from a solution. Since the passing of the Act, many community groups, private businesses, concerned citizens, and government agencies have worked at battling housing discrimination in the face of persistent practices to the contrary.

By design, federal housing policy racially segregated housing for decades. Those policies, as well as the many local and state discrimination policies, are no longer legal, but many communities still feel the effect of red-lining and other policies meant to segregate racial groups which led to decades of divestment and negative economic outcomes. Unfortunately, while the laws have changed, the impact of these historic practices and their link between a person's race or ethnicity and access to housing and economic opportunities endures. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing, and poverty is a necessary part of any housing program.

The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) "affirmatively furthers fair housing" through its programs. Toward this end, HUD requires funding recipients undertake fair housing planning (FHP) and steps that lead to less discriminatory housing practices and better living conditions for minority groups and vulnerable populations.

As part of the HUD-mandated consolidated planning process, the city of Meriden is in the process of adopting its Five-Year Consolidated Plan in 2020. The Five-Year Consolidated Plan is an assessment of the economic and social state of the city, as well as local government policies and programs aimed at improving the living environment of its low- and moderate-income residents. The Strategic Plan includes a vision for the city that encompasses the national objectives of the Community Development Block Grant (CDBG) program and is accompanied by a first-year action plan that outlines short-term activities to address identified community needs. As part of the planning process, the city of Meriden must also affirmatively further fair housing and undertake fair housing planning. This process includes the preparation of an Analysis of Impediments to Fair Housing Choice.

This 2020 Analysis of Impediments to Fair Housing Choice is an in-depth examination of potential barriers, challenges, and opportunities for housing choice for the city of Meriden's residents. Impediments to fair housing are defined as any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. Fair housing choice is the ability of persons of similar income levels—regardless of race, color, religion, national origin, disability, gender, or familial status—to have the same housing choices.

The Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice. It involves a comprehensive inventory and assessment of the conditions, practices, laws, and policies that impact housing choice within a jurisdiction. It provides documentation of existing, perceived and potential fair housing concerns, and specific action strategies designed to mitigate or eliminate obstacles to housing choice for the residents. The Analysis is intended to serve as a strategic planning and policy development resource for local decision makers, staff, service providers, private sector, and community leaders in the city. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the city of Meriden.

The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make fair housing choice a reality for residents of the city of Meriden through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in the city and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices, if any are found to exist. The sections that follow provide a succinct overview of the legal and conceptual aspects of fair housing planning and policy.



## Fair Housing Concepts

Housing choice plays a critical role in influencing individuals' and families' abilities to realize and attain personal, educational, employment, and income potential. The fundamental goal of HUD's fair housing policy is to make housing choice a reality through sound planning. Through its ongoing focus on Fair Housing Planning (FHP), HUD "is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in FHP are:

- *Affirmatively Further Fair Housing (AFFH)*: Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in addressing impediments and the realization of fair housing choice.
- *Affordable Housing*: Decent, safe, quality housing that costs no more than 30% of a household's gross monthly income for utility and rent or mortgage payments.
- *Fair Housing Choice*: The ability of persons, regardless of race, color, religion, national origin, disability, gender or familial status, of similar income levels to have the same housing choices.
- *Fair Housing Planning (FHP)*: Fair Housing Planning consists of three components, including *The Analysis of Impediments*; a detailed *Action Plan* to address identified impediments; and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.
- *Impediments to Fair Housing*: Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.
- *Low and Moderate Income*: Defined as 80% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low income* is defined as 50% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30% or below median household income.
- *Private Sector*: Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.
- *Public Sector*: The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

## Methodology

The analysis consists of a comprehensive review of laws, regulations, policies, and practices affecting housing affordability, accessibility, availability, and choice within the city of Meriden. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the city, with a particular focus on those that affect housing and special needs populations.
- Public and private organizations that impact housing issues in the city and their practices, policies, regulations, and insights relative to fair housing choice.
- The range of impediments to fair housing choice that exists within both the urban center and other areas of the city.
- Specific recommendations and activities for the jurisdictions to address any real or perceived impediments that exist.
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the city.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances; the 5-Year Consolidated Plan for the City of Meriden; the previous Analysis of Impediments to Fair Housing Choice, among other policy documents.

## Demographics and Trends

Utilizing quantitative data sources such as U.S. Census Bureau reports, American Community Survey data (ACS), the U.S. Bureau of Labor Statistics (BLS), Boxwood Means Inc. via PolicyMap, Federal Financial Institutions Examination Council (FFIEC), and local plans and reports, demographic and housing data was collected for the city of Meriden to determine any patterns or trends that may indicate a concentration of protected classes in any one area of the city. Data collected and analyzed also included employment, income, and other relevant data. Information on the availability of housing, including various housing types and sizes, affordability levels, and accessibility for disabled persons, was also reviewed.

## Data Collection

Data collection included an analysis of fair housing choice and any limitations due to existing conditions within the city or surrounding localities. A comprehensive review and assessment of current land use policies, local laws, ordinances, and practices that may affect fair housing choice within the city of Meriden was conducted.

ACS 2014-2018 five year estimates were the most recent datasets at the time of research that incorporated all the issues for cross sectional analyses. It should be noted that the comparison of 2018 data to 2000 and/or 2010 Census data is the best means for understanding trends that offer statistically significant forecasts on the demographic, economic, and housing trends for the next five to ten years. When available, more recent data is used to offer a static point of information, but should not be used to dismiss the wider trend analysis on which this report focuses. Data regarding fair housing lending policies and practices was analyzed using the Home Mortgage Disclosure Act (HMDA) and Private Mortgage Insurance Companies (PMIC).

## Community Profile

Framed by mountain ridges, the city of Meriden is located in New Haven County situated between the cities of Hartford and New Haven Connecticut. Native Americans hunted and fished the lands of Meriden for thousands of years until it became a suburban sector of the Town of Wallingford, a resting place for traveling colonists. By 1727, difficulty attending religious services from the scattered farms of the 35 families residing in Wallingford resulted in the construction of a meeting house closer to their homes. The parish was known by the name Meriden. In 1806, the parish was recognized as the Town of Meriden, and the city was incorporated in 1867. The 1800's brought a flood of manufacturing of silver products, dubbing Meriden the "Silver City." The city continues to change, improve, and grow today.

The goal of the community profile is to provide an analysis of the current demographic, economic, and housing framework of the city of Meriden which will aid decision makers in affirmatively furthering fair housing. The Community Profile is provided in two key sections: The Demographic and Economic Profile and the Housing Profile. The Demographic and Economic Profile looks at the city from the perspective of its people, exploring variables such as race and ethnicity, age, disability status, income, employment, and poverty. The Housing Profile looks at the area's housing stock from various perspectives, such as home values, rents, vacancy, and substandard housing to provide a snapshot of the physical environment. Together, these pieces provide a data-driven view of the city that will empirically ground fair housing planning efforts.

Demographic Data

Population

As of 2018, the population of the city of Meriden was 59,864, a 2.8% increase since 2000. The growth in the city was approximately half the growth rate for the state as a whole. The city exhibits a fairly traditional urban population pattern. The central part of the city is the most densely populated with over 4,000 people per square mile. Census tracts along the outside of the city have half of that, or less.

*Table: Population – 2000 & 2018*

	<b>2000</b>	<b>2018</b>	<b>% Change</b>	<b>Difference</b>
Meriden	58,244	59,864	2.8%	1,620
Connecticut	3,405,565	3,581,504	5.2%	175,939

Source: 2000 Decennial Census, 2014-2018 American Community Survey 5-Year Estimates

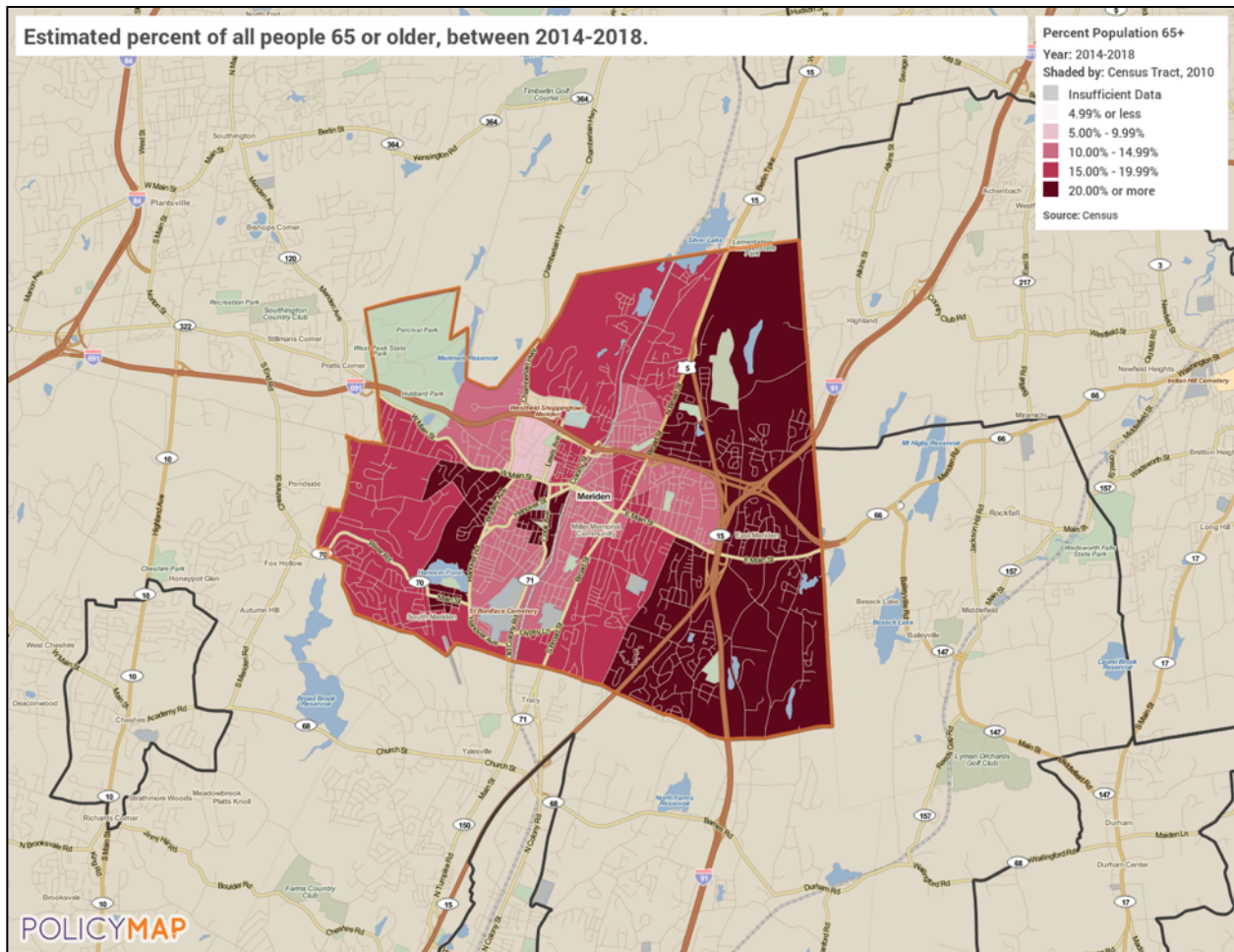
Age

Where housing is concerned, the needs of elderly residents (age 65 and older) are particularly important. As people age, they may require new types of social services, healthcare, and housing. As communities across the nation grow older, the needs of the elderly become an increasingly important aspect of both public and private decision-making. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible, and located in proximity to services and transportation. Housing is one of the most essential needs of the elderly because the affordability, location, and accessibility of where they live will directly impact their ability to access health and social services, both in terms of financial cost and physical practicality.

When compared to the county and state as a whole, Meriden’s population is older. The state median age is 40.8 and the county is 40.1. The median age in the city is 42.6, which is considerably higher than the median age in 2000 when it was 36. Approximately 25.7% of the population is under the age of 25; 57.5% are working age (25 to 64); and 16.7% are over the age of 65.

The map below highlights the geographic distribution of the elderly population in the city. Lighter shaded tracts are those with a smaller population than darker shaded tracts. Overall, there is not a clear distribution pattern of elderly residents in the city, though there are tracts with disproportionately high (20% or more) and disproportionately low (under 10%) elderly residents.

Map - Elderly Population

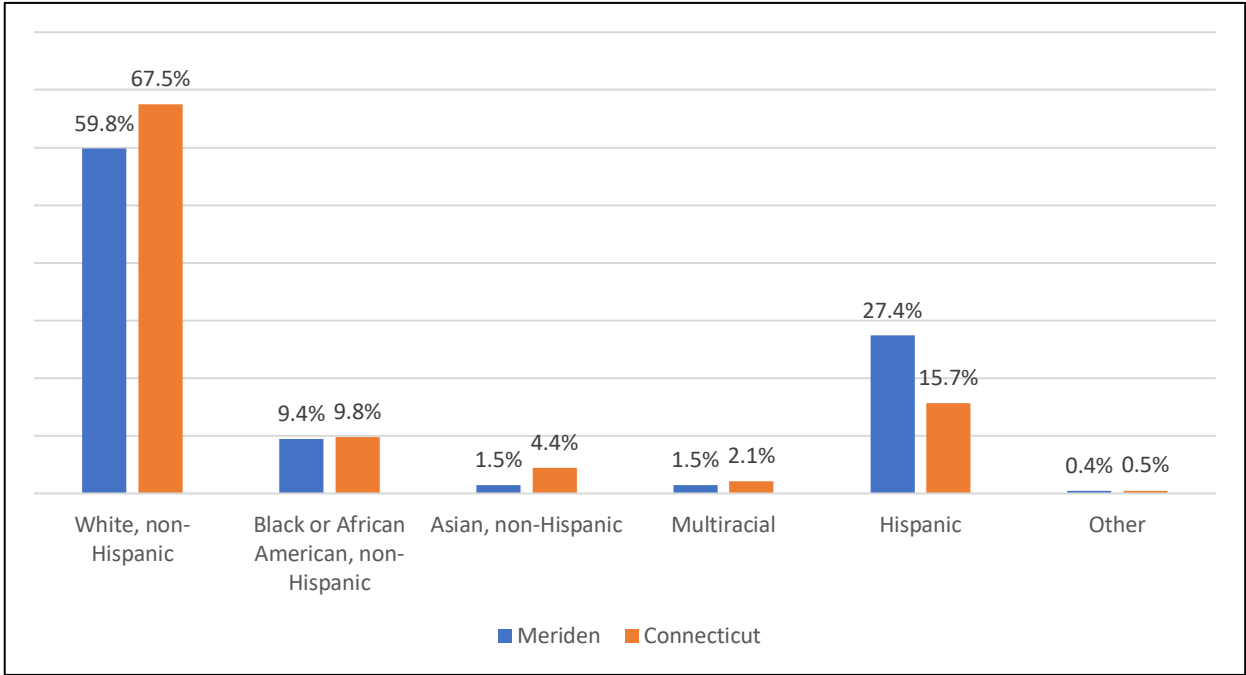


Source: 2014-2018 American Community Survey via PolicyMap

Race and Ethnicity

The majority of the population of Meriden is White, non-Hispanic. However, it is less so than the state as a whole. In particular, the Hispanic population in Meriden is over 10% larger than Connecticut overall. While race or ethnicity itself does not necessarily impact housing choice, as there are many economic factors that are correlated with race and ethnicity due to historical discrimination and language barriers. Awareness of these potential issues is important to properly address any barriers to affordable housing in the city.

Chart: Race and Ethnicity

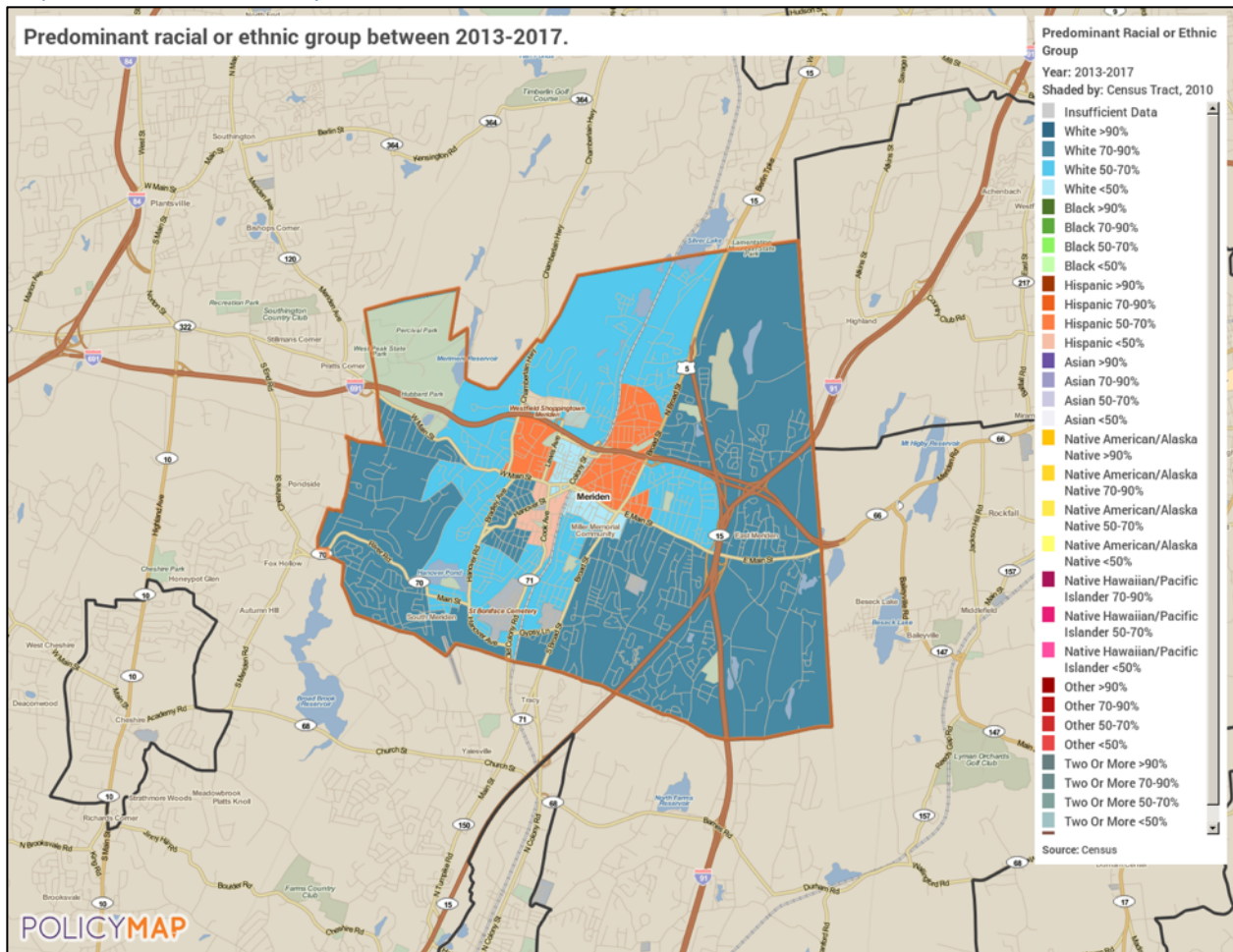


Source: 2014-2018 American Community Survey via PolicyMap

## Diversity

The diversity map below provides a visual representation of the predominant race within Meriden. White residents make up a majority. However, there are areas of the city that are primarily other race or ethnic groups. There are tracts in the central part of the city that are majority Hispanic. The northwestern part of the city has tracts that are majority Black or African American. Although race is just one factor that may affect fair housing choice, it is a useful tool in understanding the demographics of individual tracts across the city.

*Map - Predominant Race by Census Tract*



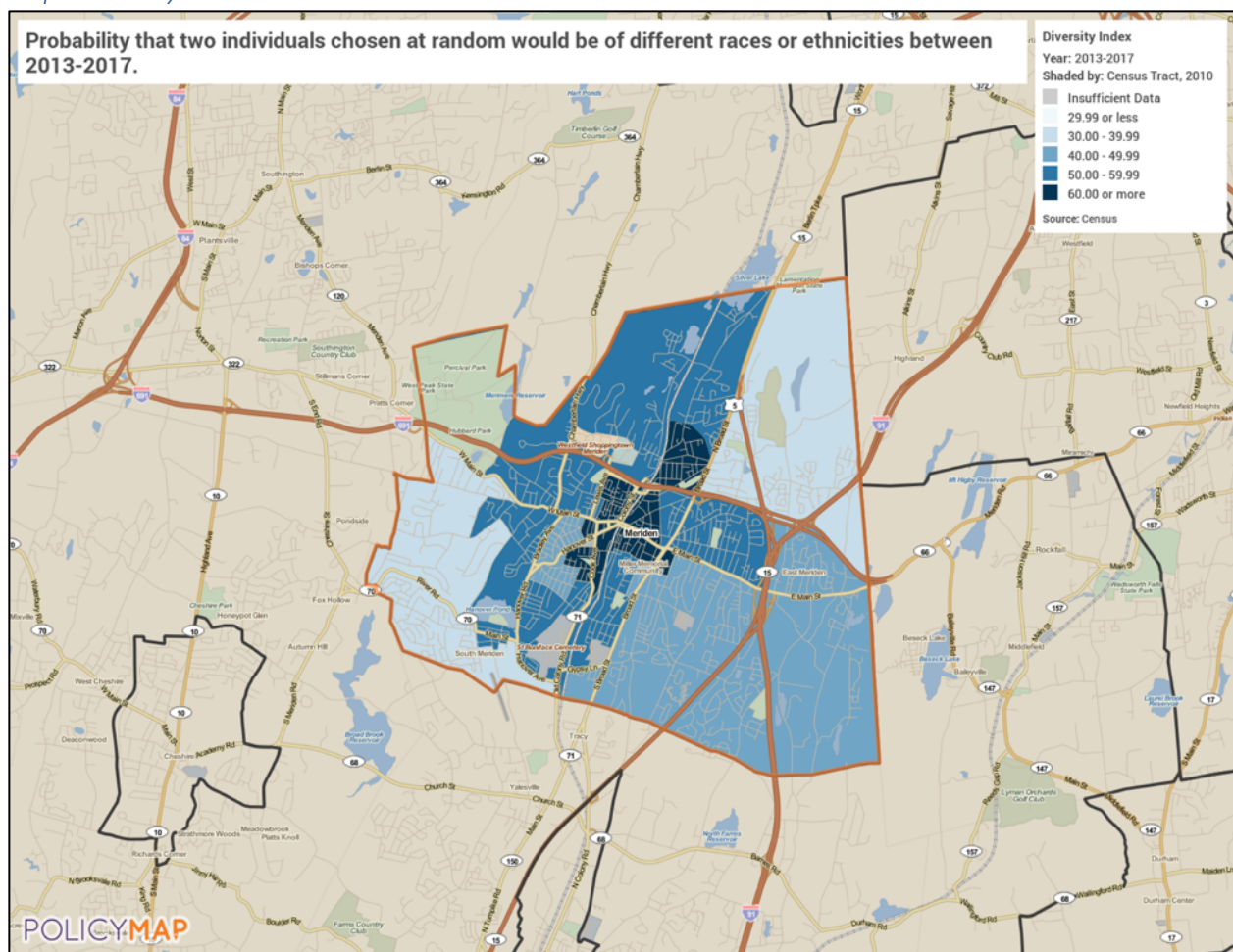
Source: 2013-2017 American Community Survey via PolicyMap



The map below displays the Diversity Index ranking for Census tracts in Meriden, based on data from PolicyMap:

“The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity (diverse). Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers.”

Map - Diversity Index



Source: 2013-2017 American Community Survey via PolicyMap

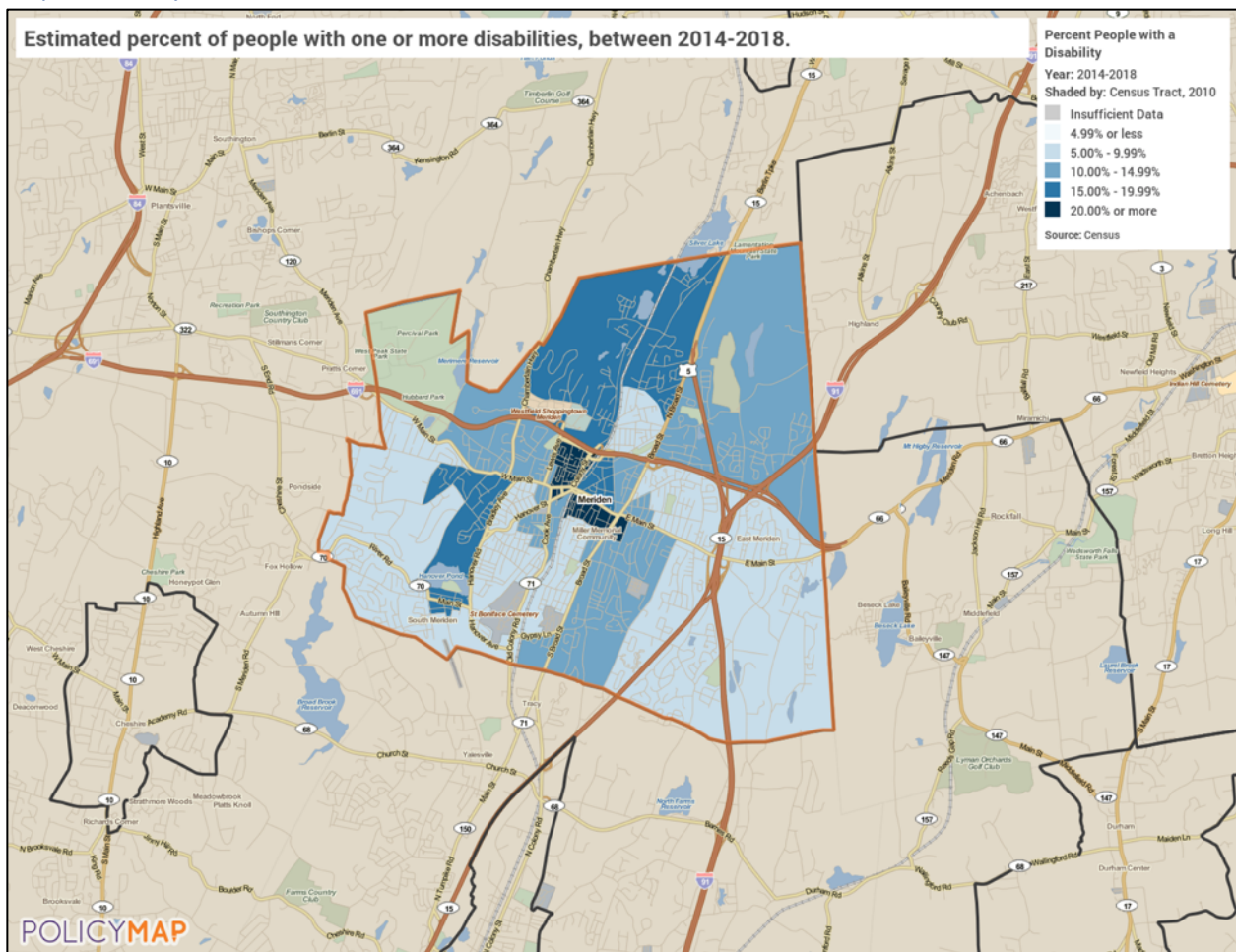
There is a section in the southwestern and northeastern corners of the city that are more homogeneous, being predominantly White (as noted above) and having a higher median income (see Economic Profile section below).

## Disability

In addition to overcoming barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities encounter financial hardships at much higher rates than the average person. An estimated 11.1% of the total population in Meriden (6,562 people) had a disability of some type. Disabled adults are presumed to be principally low- and moderate-income (LMI). Census data confirms that, as a group, at least 51% of severely disabled adults are LMI. Reasonably modified accessible and affordable housing is a challenge for a large portion of the disabled population.

The map below shows the distribution of people with a disability in Meriden. Areas of concentration of people with a disability is disproportionate in a few tracts in the city. The disability rate in the central and north central tracts are generally higher than other tracts.

Map - Disability



Source: 2014-2018 American Community Survey via PolicyMap

The following tables provide data on the number of people with a disability in Meriden, broken down by age and compared to the state. As is typical across the state and the country, the elderly experience a higher rate of disability in comparison to other age cohorts.

*Table: Disability and Age*

	Connecticut		Meriden	
	Number	Percentage	Number	Percentage
Persons with a Disability	389,051	11.00%	6,562	11.10%
Under 5 years	1,676	0.90%	0	0.00%
5 to 17 years	27,865	4.90%	375	5.00%
18 to 34 years	42,568	5.50%	672	5.20%
35 to 64 years	143,578	10.00%	2,695	10.30%
65 to 74 years	63,549	19.70%	1,072	18.40%
75 years and over	109,815	45.10%	1,748	49.40%
Source: 2014-2018 ACS 5-Yr Estimates (S1810)				
Data note: Percent is % of the age total age group.				

Economic Profile

Purchasing Power

A major component of the affordability of homes is the income available to the household. Identifying shifts in income allows for grant recipients to identify areas that need support to prevent poverty in the future. In both the city and the state, the median household purchasing power has decreased. In Meriden the decrease is over three times the decrease in the state as a whole. The purchasing power for families has increased during the same time, but only by 1.1%.

*Table: Purchasing Power\**

		2010	2018	% Change	Difference
<b>Meriden</b>	Median Household Purchasing Power	\$61,625	\$57,886	-6.1%	-\$3,739
	Median Family Purchasing Power	\$74,868	\$75,370	1.1%	\$802
<b>Connecticut</b>	Median Household Purchasing Power	\$77,487	\$76,106	-1.8%	-\$1,381
	Median Family Purchasing Power	\$96,282	\$97,310	1.1%	\$1,082
Source: 2006-2010 (adjusted for inflation), 2014-2018 ACS 5-Yr Estimates *Purchasing power is calculated by adjusting 2010 for inflation using the Bureau of Labor Statistics Inflation Calculator into <a href="https://data.bls.gov/cgi-bin/cpicalc.pl">https://data.bls.gov/cgi-bin/cpicalc.pl</a> . January is used for both years being compared.					

According to the 2014-2018 American Community Survey 5-Year Estimates, approximately 13.8% of all persons in the city are living below the poverty level, which is higher than the statewide poverty rate of 9.2%. Nearly 18% of female headed households with children are below the poverty level, which is significantly higher than married couple families where 9.2% are below the poverty level.

## Income

According to 2014-2018 American Community Survey figures, the median household income (MHI) in Meriden was \$57,886. This was less than the statewide MHI of \$76,106. The MHI growth in the city was less than the statewide growth since 2010.

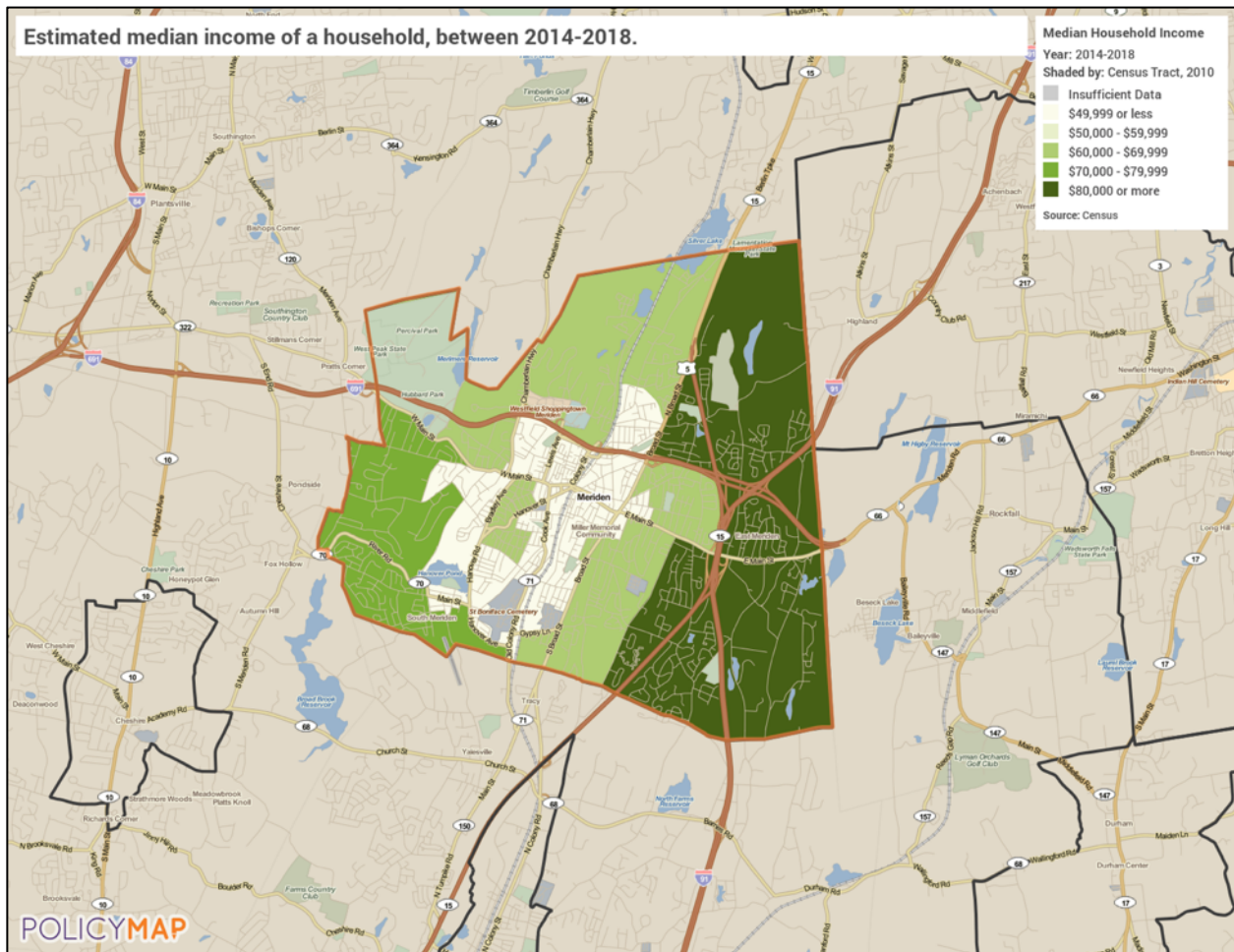
*Table: Median Household Income*

	2010	2018	% Change
Meriden	\$53,873	\$57,886	7.4%
Connecticut	\$67,740	\$76,106	12.4%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP03)

The map below displays the geographical distribution of median household income throughout Meriden. Lighter colored shades represent areas with lower MHI, and darker shades represent areas with higher MHI. The eastern side of the city has a higher median household income than the rest of the city on the west side where the MHI is \$80,000 or higher. Low household income areas are found throughout the central part of the city where the MHI is less than \$40,000.

*Map: Median Household Income*



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

HUD Income Levels

HUD uses the area median income (AMI) to determine eligibility for HUD programs. Using the AMI, there are four income groups that are identified: extremely low income, very low income, low income, and moderate income. The AMI is also used to determine LMI areas of the city which are those where at least 51% of the population is a low- or moderate-income household.

Income Level	% AMI	Income
Extremely Low	0-30%	Less than \$29,050
Very Low	31-50%	\$29,051-\$48,400
Low	51-80%	\$48,401-\$71,900
Moderate	81-100%	\$71,901-\$91,900

Source: HUD 2018 Income Limits  
 The income limits in this table are based off the median family income for a family of four.

Poverty and Race

The poverty rate in Meriden is slightly less than the statewide rate. However, the poverty rate in the city has increased since 2010 while the statewide rate has decreased.

Table: Poverty Rate

	2010	2018	Difference
Meriden	9.2%	10%	+0.8%
Connecticut	13.8%	11.7%	-2.1%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP03)  
 Data note: All people.

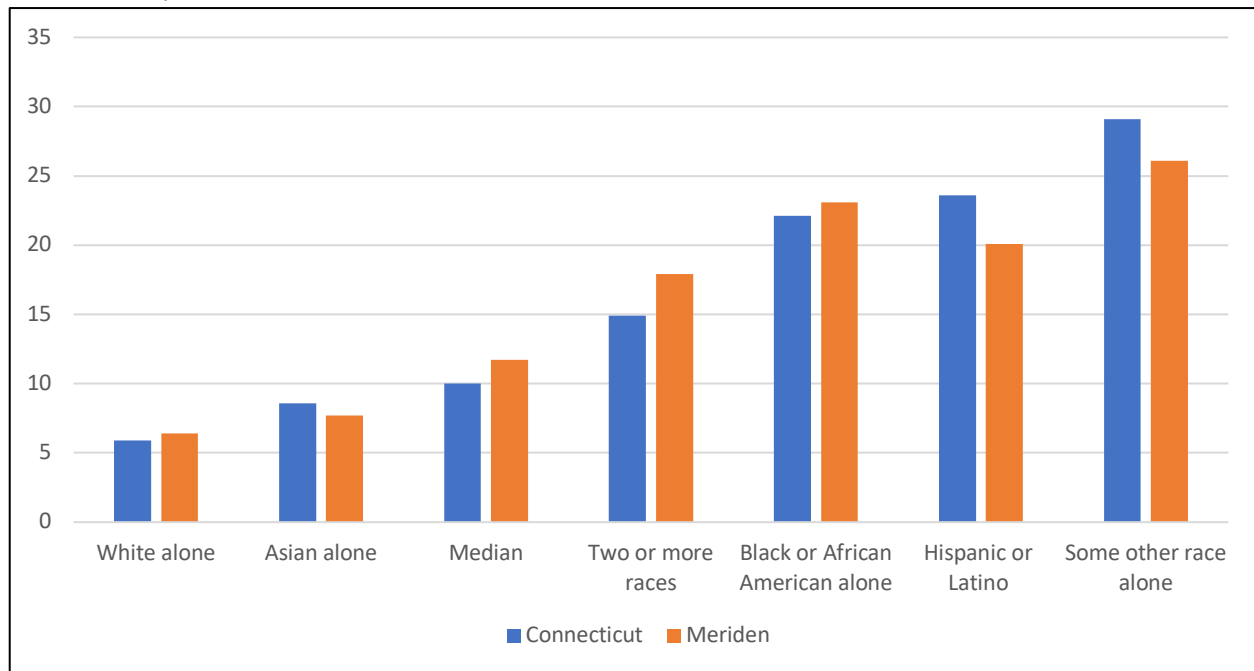
The poverty rate in the city is 10%; however, there is a large variance between different racial and ethnic groups. White and Asian residents have a poverty rate below the citywide rate. Black or African American residents’ poverty rate (21.3%) and Hispanic residents’ poverty rate (20.1%) are over 10 percentage points above the citywide rate.

Table: Poverty and Race or Ethnicity

	Connecticut		Meriden	
	Number below poverty	Percentage	Number below poverty	Percentage
White alone	146,727	5.9%	2,271	6.4%
Black or African American alone	75,389	22.1%	1,296	21.3%
American Indian/Alaska Native alone	0	0	14	5.5%
Asian alone	11,225	8.6%	68	7.7%
Native Hawaiian/Other Pac Islander alone	294	26.3%	0	0
Some other race alone	52,933	29.1%	627	26.1%
Two or more races	12,835	14.9%	271	17.9%
Hispanic or Latino (of any race)	110,433	23.6%	3,280	20.1%

Source: 2014-2018 ACS 5-Yr Estimates (S1701)  
 Data Note: Hispanic and Latino identify as an ethnic group.

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Employment Sectors

In Meriden, the Educational and Health Services industry employs the most people. This industry employs over one quarter of all workers, or 7,670 people. Every other industry has less than half of the employees of the Educational and Health Care industry. A more detailed analysis of the city’s employment sectors is available in the city’s 5-Year Consolidated Plan.

Industry	Employed
Agriculture	40
Construction	2,113
Manufacturing	3,165
Wholesale Trade	1,136
Retail Trade	3,786
Transportation and Warehousing	1,566
Information	480
Finance, Insurance, and Real Estate	2,220
Educational and Health Services	7,670
Arts, Entertainment, and Recreation	2,579
Other Services, except Public Administration	1,452
Public Administration	1,610
Source: 2014-2018 ACS	



Housing Profile

The city’s available housing supply can pose a significant barrier to affordable housing for the city’s residents. Not only is the number of units available important, but the size, type, condition, and cost impacts accessibility. Evaluating the city’s housing stock allows a more efficient use of grant funds and program prioritization.

Housing Tenure

According to the U.S. Census Bureau, in 2018 there were a total of 29,883 housing units in the city of Meriden. Of these, 60% of the occupied units were owner-occupied, and 40% were renter occupied. Approximately two-thirds of owner-occupied units have a mortgage. At the state level approximately two-thirds of all occupied housing units are owner-occupied, and 32% of owner-occupied units do not have a mortgage.

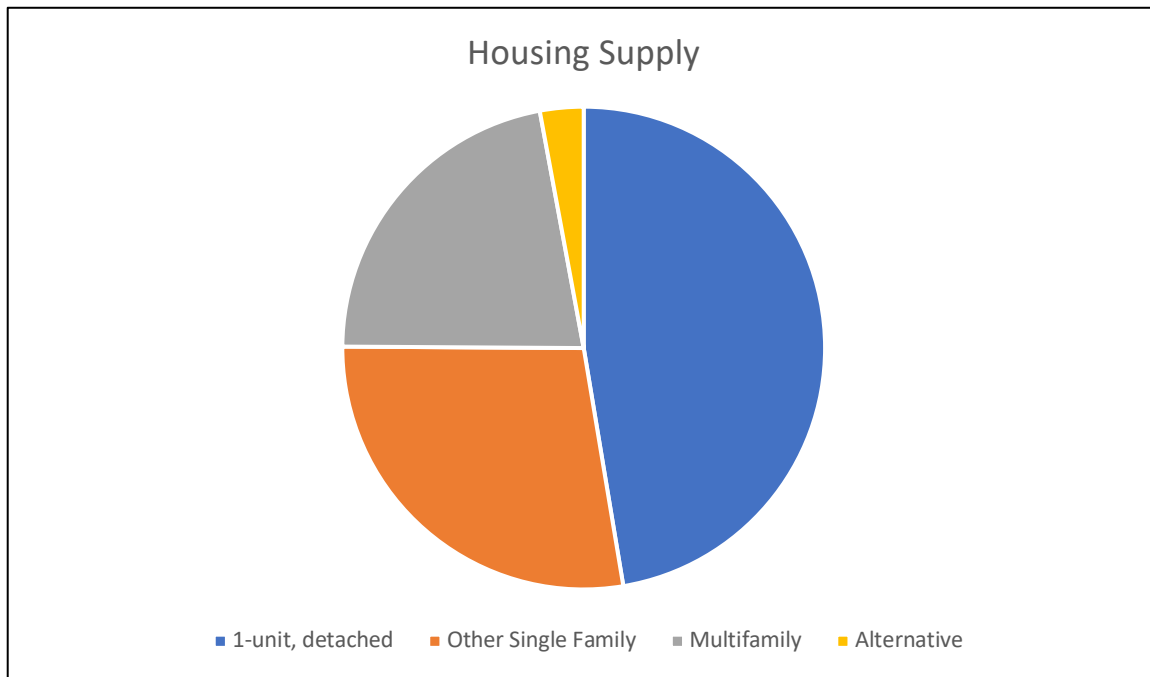
Housing Type

Throughout Meriden, one-unit detached structures make up a near majority of all housing units. Since 2010, the number of units in the city has increased by over 3,800. The majority of the new units were in buildings with five or more units and the number of two-unit buildings decreased.

HUD defines a single-family structure as a structure with one to four units. Using that definition, over 77.2% of all housing units are single-family, a decrease from 2010 when 80.5% were single-family. An important group of property types are called the “Missing Middle” and represent housing types that are neither one-unit or large complexes. In Meriden, 34% of units are part of the “Missing Middle” (2-19 units), an indication that there are a reasonable variety of housing options available for residents with families of all sizes.

*Table: Property Type in 2010 and 2018*

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	12,711	48.9%	14,549	48.7%
1-unit, attached structure	1,294	5.0%	1,341	4.5%
2 units	3,476	13.4%	3,448	11.5%
3 or 4 units	3,434	13.2%	3,729	12.5%
5-9 units	1,375	5.3%	1,951	6.5%
10-19 units	788	3.0%	1,152	3.9%
20 or more units	2,726	10.5%	3,637	12.2%
Mobile Home	186	0.7%	76	0.3%
Boat, RV, Van, Etc.	13	0.0%	0	0.0%
<b>Total</b>	<b>26,003</b>		<b>29,883</b>	
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)				



Source: 2014-2018 American Community Survey

### Large Households

A large household is one in which there are five or more residents within the unit. The city can address overcrowding and concentrations of housing problems within a geographical area by understanding the needs of this demographic. This is particularly important if geography is linked to a protected class such as race or ethnicity.

### Unit Size

The following table compares unit sizes from 2010 and 2018. In Meriden, there has been a shift towards smaller units. The number of available units with two bedrooms or fewer increased by 3,937 units (31% increase). The total number of three bedroom units or more fell by a total of approximately 57 units. There are currently approximately the same number of units with 3 or more bedrooms as in 2018.

Table: Unit Size

	2010		2018		Change (#)	Change (%)
	Number	%	Number	%		
No bedroom	337	1.3%	657	2.2%	320	9.5%
1 bedroom	3,517	13.5%	6,084	20.4%	2,567	73.0%
2 bedrooms	9,017	34.7%	10,067	33.7%	1,050	11.6%
3 bedrooms	9,351	36.0%	9,573	32.0%	222	2.4%
4 bedrooms	3,003	11.5%	2,937	9.8%	-66	-2.2%
5 or more bedrooms	778	3.0%	565	1.9%	-213	-27.4%
<b>Total</b>	<b>26,003</b>	<b>100%</b>	<b>29,883</b>	<b>100%</b>	<b>3,880</b>	<b>14.9%</b>
Data Source: 2006-2010 & 2014-2018 American Community Survey 5-Year Estimates (DP04)						

### Housing Vacancy

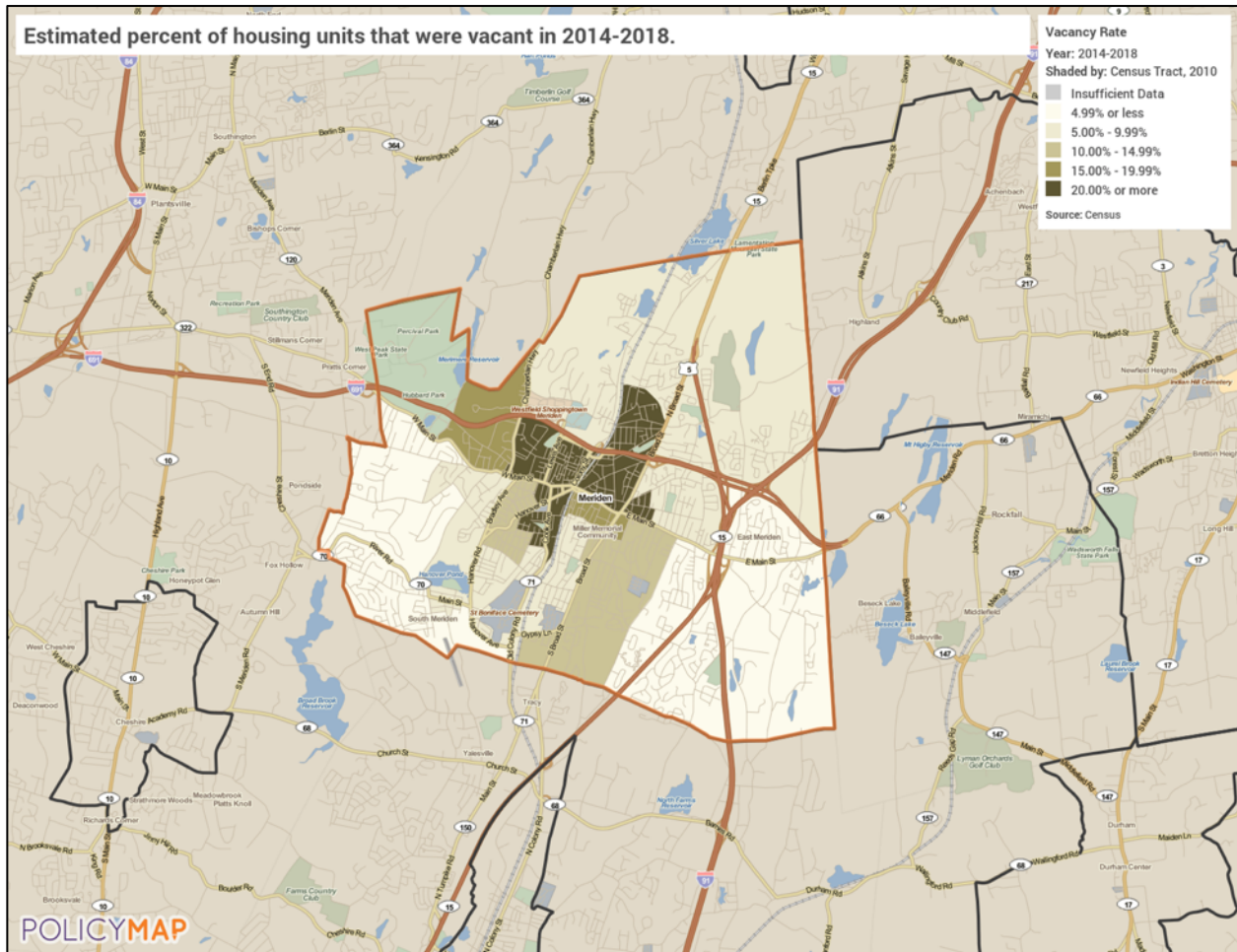
In 2018 there were 3,655 vacant housing units in the city, or 12.3% of the housing stock. The vast majority of the vacant units are rental units, and the rental vacancy rate is 10.3% compared to 2.0% for homeowner vacancy. The following table shows vacancy details in Meriden. The most common vacancy status is “Other Vacant.” These units are usually vacant because they are uninhabitable, or the ownership of the homes cannot be determined.

Table: Vacant Units

Description	Estimate
Total	3,665
For Rent	1,267
Rented, not Occupied	244
For Sale Only	316
Sold, not Occupied	265
Seasonal, Recreational, or Occasional Use	62
For Migrant Workers	55
Other Vacant	1,456
Source: 2014-2018 American Community Survey 5-Year Estimates	

In Meriden, the vacancy rate is not evenly distributed across the city. The central part of the city has a significantly higher vacancy rate than tracts along the edges. The vacancy rate in the high vacancy tracts is 20% or higher, while the low vacancy tracts are less than 5%.

Map: Vacancy Rate

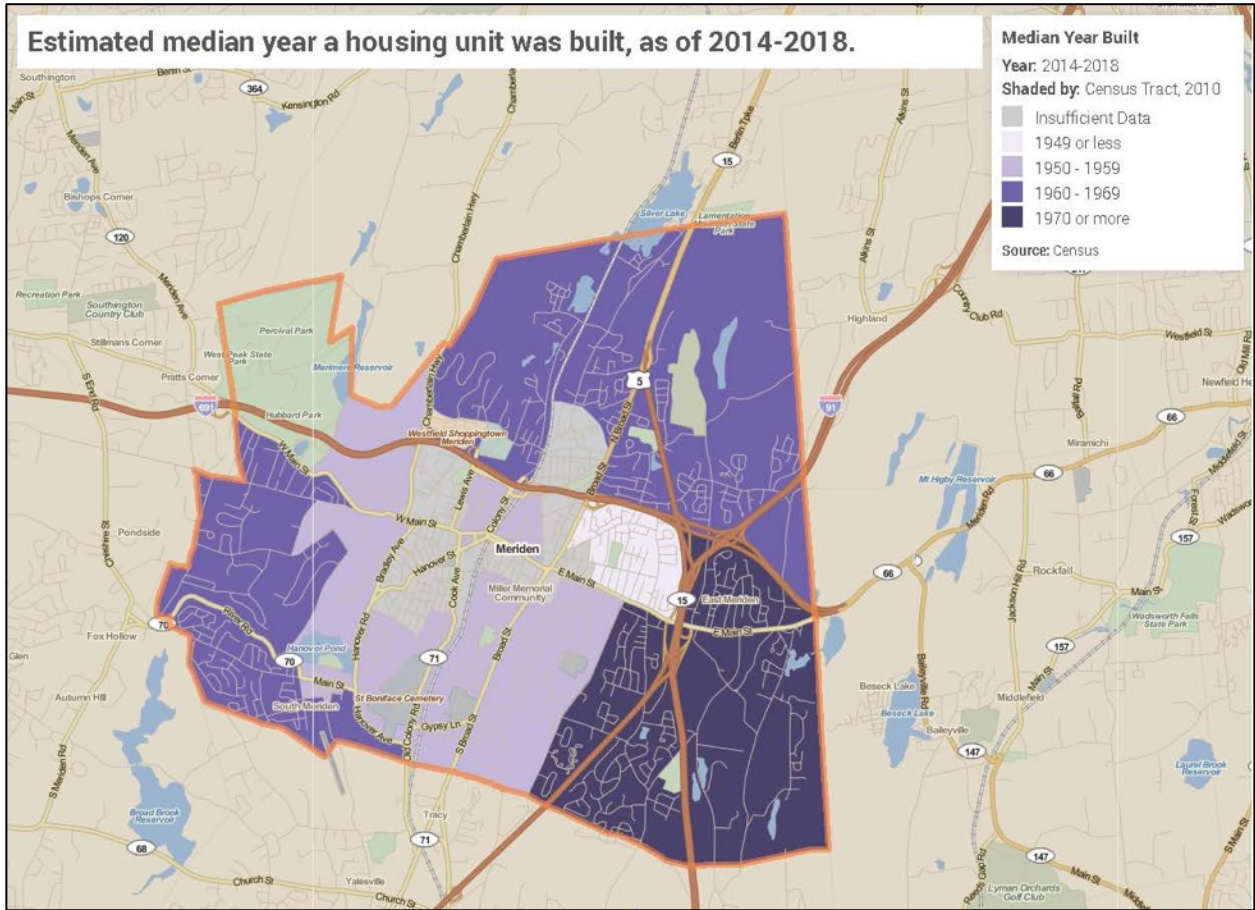


Source: 2014-2018 American Community Survey via PolicyMap

Housing Age and Condition

The median year that housing structures were built in Meriden is 1956. Approximately 32.1% of the housing units were built prior to 1940, and 82.8% were built before 1980. Units built prior to 1978 are at risk of having a lead-based paint in the building and require special care during rehabilitation . In Meriden, nearly 25,000 units have a lead-based paint hazard. The map below shows the geographic distribution of homes based on median year built by Census tract. Tracts in the central part of the city are the oldest with the median year built 1949 or less. The median year built in every tract was before 1978, which means every tract has a significant number of units with a lead-based paint hazard.

Map: Estimated Median Year Built



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Table: Year Unit Built

	Connecticut		Meriden	
	Number	Percentage	Number	Percentage
Built 2010 or Later	29,432	2%	92	0.4%
Built 2000 to 2009	103,632	6.9%	1,381	4.6%
Built 1990 to 1999	115,459	7.6%	657	2.2%
Built 1980 to 1989	191,306	12.6%	2,995	10.0%
Built 1970 to 1979	201,360	13.3%	4,009	13.4%
Built 1960 to 1969	206,299	13.6%	3,920	13.1%
Built 1950 to 1959	222,628	14.7%	5,153	17.2%
Built 1940 to 1949	104,394	6.9%	2,095	7.0%
Built 1939 or earlier	337,795	22.3%	9,581	32.1%
<b>Total</b>	<b>1,512,305</b>	<b>100%</b>	<b>29,883</b>	<b>100%</b>
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)				

Housing Costs

As of 2018, the median value of a home in Meriden was \$172,200, a decrease of \$15,200 in five years. This is well below the median value of homes in New Haven County (\$256,900) or the state of Connecticut (\$278,900). Meriden has one of the most affordable housing stocks in the region. The only city in the county that has a lower median home value is Waterbury.

In the last five years, rental prices have followed a different pattern. In 2018, the median rent in the city was \$1,000, which is slightly higher than the 2013 citywide rate of \$953. However, Meriden does have the lowest rents in the county, except for Waterbury. Approximately 41% of rental units were in the \$500-\$999 range, and 41% in the \$1,000 to \$1,499 range. Less than 10% of renters in the city paid over \$1,500 or under \$500.

When rents increase while home values decrease it creates a situation where the entire population is negatively impacted, regardless of housing tenure. Renters are more and more cost burdened due to increases in the rent, while homeowners see their investment lose value. HUD defines cost-burdened families as those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50% of one's income on rent. This is particularly problematic for residents who may be nearing retirement, looking to downsize, and plan on using the sale of their home as capital for retirement or a new home purchase.

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	330	2.2%	368	2.4%
\$50,000 to \$99,999	458	3.0%	1,171	7.6%
\$100,000 to \$149,999	1,805	11.9%	3,240	21.0%
\$150,000 to \$199,999	4,348	28.6%	5,285	34.3%
\$200,000 to \$299,999	6,344	41.7%	4,169	27.1%
\$300,000 to \$499,999	1,803	11.8%	943	6.1%
\$500,000 to \$999,999	109	0.7%	211	1.4%
\$1,000,000 or more	28	0.2%	24	0.2%
<b>Total Units</b>	<b>15,225</b>	<b>100%</b>	<b>15,411</b>	<b>100%</b>

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	1,092	13.0%	926	9.2%
\$500 to \$999	4,122	49.2%	4,111	40.8%
\$1,000 to \$1,499	2,667	31.8%	4,108	40.8%
\$1,500 or more	504	6.0%	929	9.2
Total Units	8,385	100%	10,074	100%
No rent paid	251	(X)	733	(X)
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)				
Note: Median Rent is calculated based solely on those renters actually paying rent.				

### Overcrowding

A household is considered overcrowded when there is more than one occupant per room. In Meriden, overcrowding is incredibly rare. Only 1.8% of all households are overcrowded, or 475 units. Renters are much more likely than homeowners to experience overcrowding. Approximately 3% of renters and less than 1% of homeowners are overcrowded.



## Public Sector

### Overview

The Fair Housing Act generally prohibits the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that, in effect, limit the ability of minorities or the disabled to live in the residence of their choice in the community. If large-lot minimums are prescribed or if a house must contain a certain minimum amount of square feet or if no multi-family housing or manufactured homes are permitted in an area, the results can exclude persons protected by the Act. If local mandates make it unfeasible to build affordable housing or impose significant obstacles, then a community must affirmatively work toward eliminating this type of impediment to fair housing choice.

This section highlights various methods that are being used to promote fair housing choice. Whether it is legislation, enforcement, grants, or encouraging private investment, local governments play a vital role to ensure that growth and prosperity in the community reaches everyone and not just a privileged few.

### Public Policies

The State of Connecticut requires that the issue of affordable housing be addressed in each community's Plan of Conservation and Development (POCD). Meriden provides its share of affordable housing and is one of the few communities in the state that meets the 10% goal of affordable housing stock as defined under Section 8-30g of State Statute. The city has been addressing affordable housing needs locally for decades through the local Housing Authority and the city's Community Development Office.

In 2020, the city of Meriden adopted its updated Plan of Conservation and Development which provides broad-based guidance for future development and improvement of Meriden over the next decade. Among the housing policy goals and recommendations were:

- Maintain and complement the character of existing residential neighborhoods.
- Ensure a variety of housing types.
- Focus housing density downtown and along primary transportation routes.
- Promote infill development.
- Encourage reinvestment in residential properties through residential building, renovations and timely maintenance.
- Support measures that improve quality of life and reinforce residential neighborhoods by mitigating blighting influences.
- Encourage a diversity of housing options in unit type and price point.

- Guide development pressure away from sensitive natural areas and into parts of city that have existing infrastructure capable of supporting development.
- Develop the Downtown area as the location for high-density housing and other transit-oriented development (TOD).
- Evaluate opportunities to develop for market rate mixed-use or multi-family development.

### Land Use Regulations

Zoning ordinances and environmental regulations impact the amount of land available for development and thus, impact land and housing costs. The most basic control of land use is local zoning. The city of Meriden has a total area of approximately 15,390 acres or 24 square miles. According to the POCD, the top three land use categories in 2019 were: Residential, including mixed-use (41.7%); Open Land (29.8%); and Institutional /Infrastructure (19.5%). In total, approximately 70% of the land within the city is in a developed category. Historically, Meriden has been a residential community, consisting largely of low-density single-family residential units. The challenge to preserve and expand affordable housing choices remains for many cities across the U.S. due to costs, flexibility, and the desire to keep historic components of the community intact. The city has recently undertaken several renovations of existing housing units and new construction of mixed-income developments downtown. Multi-family housing has been primarily concentrated in mixed-use and transit-oriented developments surrounding the Meriden Green. It is anticipated that most of the new units that are built will be accommodated within the TOD district.

As indicated in the POCD, one of the priorities for the city will be to foster the renovation and reuse of older structures that are vacant or underutilized. The city has advanced numerous initiatives, such as the TOD Zoning regulations, to promote adaptive reuse of structures with historical, architectural, or cultural value. The city has also engaged in a long-term commitment to assess and clean up brownfield sites in the community and return them to active reuse.

### Property Taxes

Although the Fair Housing Act specifically prohibits the consideration of the racial or ethnic composition of the surrounding neighborhood in determining appraised values of homes, no practical means exist to investigate violations of this kind. However, one reliable approach is to periodically review the assessment policies and practices of the taxing jurisdiction since their valuations generally comprise the basis for private appraisals.

One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus, a potential homeowner who can afford a mortgage may not qualify when property taxes are an added factor. Further, property taxes on rental housing is often passed on to the tenant,

thus raising the overall rent which disproportionately affects LMI households as they are often already on a fixed income.

The city of Meriden's property tax policies are found in Chapter 187 of the municipal codes. Article IV (Municipal Property Tax Relief, Section 187-10) provides tax relief to any taxpayer 65 years of age or over; his or her spouse, living with the taxpayer, who is 60 years of age or over; and also for taxpayers under age 65 who are eligible in accordance with applicable federal regulations to receive permanent total disability benefits under Social Security. Taxpayers eligible under the above criteria can also apply for a tax deferral of 50% of the property taxes at an annual interest rate of 7 ¾% or tax abatements based on income. This policy helps to keep housing affordable for the elderly and disabled. Section 187-13 under Article IV also provides tax relief to owners of units in a cooperative which assists in providing affordable housing opportunities to person of low-and moderate-income.

Article VII (Exemptions from Assessments and Taxes) encourages maintenance of Meriden's housing stock. Section 187-20 (Urban Rehabilitation Homeownership Program) allows the assessor to enter into an agreement with any real property owner who agrees to rehabilitate their property with assistance provided by the Connecticut Housing Finance Authority under the Urban Rehabilitation Homeownership Program. The agreement provides that any increase in assessment due to rehabilitation will be deferred for a period of five years.

Additionally, the State of Connecticut allows the option for municipalities to provide additional exemption for veterans under Connecticut General Statute 12-81bb and for municipalities to provide property tax credits for affordable housing deed restrictions. Connecticut General Statute 12-65 allows agreements fixing assessments on multi-family housing. Section 187-21 of Meriden's code adopts state regulations at Section 12-81 identifying tax exempt organizations.

Statewide, Connecticut has one of the lowest effective real estate tax rates in the country at 2.11% (U.S. Census Bureau). The City of Meriden set a tax rate of 40.86 mills for 2019-2020, a .44 percent decrease from the previous rate of 41.04. Residents in the inner-city tax district pay a rate of 43.04 mills because the city provides trash pickup to those residents. One mill is equal to \$1.00 of tax for each \$1,000 of assessment. A property's tax payment can be calculated by multiplying the property's assessed value by the mill rate and then dividing by 1,000.

### [Boards and Commissions](#)

The city of Meriden has numerous boards and commissions that meet monthly. The Mayor and City Council encourage citizens to attend any public hearings.

### *Board of Ethics*

Chapter 7 (C7-8) of the City's codes establishes the Board of Ethics. The Board of Ethics consists of five members and was established with the purpose of providing a code of ethics outlining guidelines for ethical standards of conduct for all City of Meriden officials, employees, and contractors.

### *Human Rights Office*

The Human Rights Office, which administers the commissions below, is responsible for the implementation and enforcement of Chapter 101 of the City Code, or the "Equal Opportunity Ordinance." Section 101-3 of the City code establishes a Human Rights Advocacy Program to be administered by the Human Rights Advocate. The Human Rights Advocate is responsible for prohibiting discriminatory employment, public accommodations, and housing practices. The Human Rights Advocate also acts as a liaison to any boards and commissions as deemed necessary by the City Manager.

- **Commission for Persons with Disabilities**

The Commission for Persons with Disabilities is a seven-member commission under the Human Rights Division and serves as a clearinghouse for information providing publications to the public promoting awareness regarding persons with disabilities. The commission acts as an advocate for new programs and services for the disabled. The commission also performs accessibility audits of public buildings and reviews accessibility complaints.

- **Human Rights Advisory Board**

The Human Rights Advisory Board is a nine-member advisory board that assists in determining the conditions, needs, and problems concerning human rights in the City of Meriden. The board reviews issues and makes recommendations to the City Manager, Director of Human Rights, and the Human Services Committee of the City Council. The Advisory board monitors the actions of the City of Meriden as well as the community.

### *Neighborhood Preservation Advisory Board*

The Neighborhood Preservation Advisory Board responsibilities include establishing policies per the Inner Core Task Force Report adopted by City Council August 14, 1994 and exercising policy oversight on neighborhood preservation and rehabilitation initiatives and activities. The City of Meriden has several other boards and commissions established to perform specific duties as established in the Connecticut General Statutes. The following boards and commissions help to

provide efficient, orderly, economical, and coordinated operation of the municipal government and also assist in encouraging fair housing efforts:

- Zoning Board of Appeals
- Planning Commission
- Building Code Board of Appeals
- Design Review Board
- Conservation Commission

The City of Meriden amended its code in 1989 to include Chapter 6, Article XXXII, designating the Council of Concern Housing Development Corporation as a Housing Site Development Agency responsible for the property known as the Columbia Street/Platt Avenue Extension. The purpose of the agency was to secure funding from the State Housing and Community Development Program for the development of cooperative housing affordable to families of low- and moderate-income.

In accordance with Chapter 43 of the City's code and pursuant to Chapter 127 of the Connecticut General Statutes, the City of Meriden joined the Regional Planning Agency for the South Central Region as defined by the Connecticut Development Commission. The City has three representatives to the agency.

The city of Meriden also has over a dozen neighborhood associations consisting of residents and business owners who bring safety, pride, and a sense of togetherness to their neighborhoods. The city's community police officers and code enforcement officers support activities undertaken by the council of neighborhood associations.

Meriden's boards and commissions, agencies, and associations were established in the best interest of residents and the overall review of such indicates that the boards and commissions in place provide adequate protection for Meriden citizens.

### [Public Housing Authority](#)

Connecticut Public Housing Authorities were created by the Connecticut Legislature in an effort to provide housing for low income persons. Although the Housing Authority in Meriden operates under federal and state regulations, the MHA does work closely with the City Manager and other departments within the City of Meriden in a cooperative effort to resolve housing issues for low- and moderate-income persons.

The Meriden Housing Authority administers 723 federal Section 8 housing choice vouchers as part of its operations. In addition, the Housing Authority operates several public housing developments, including Chamberlain Heights, Community Towers, Johnson Farms and Yale Acres. Many of these developments have undergone recent renovations and improvements to

energy efficiency. Meriden Commons is a two-phase, mixed-income development located downtown, which has provided some replacement housing for the recently demolished Mills Memorial Apartment complex.

[Housing Choice Voucher \(Section 8\) Program](#)

The Housing Choice Voucher Rental Assistance Program provides vouchers to very low- and extremely low -income households that are in need of housing; are potentially at risk of being homeless; or have special needs. Priority renter households for Meriden’s Section 8 Program are those below 50% of the area median income (AMI), with an emphasis on those below 30% AMI and experiencing severe cost burden. Rental assistance provides affordable housing opportunities to families who are moving towards self-sufficiency.

[Community Development Block Grant \(CDBG\)](#)

Grants are awarded to urban communities on a formula basis to support affordable housing and community development activities. The Community Development Block Grant (CDBG) program is used to plan and implement projects that foster revitalization of eligible communities. The primary goal of the program is the development of viable urban communities. Program objectives include the provision of decent housing, a suitable living environment, and expanded opportunities principally for low- to moderate-income individuals and families. Meriden receives its CDBG allocation directly from HUD. Program eligibility includes:

- Acquisition/Rehabilitation
- Homebuyer Assistance
- Homeless Assistance
- Economic Development
- Public Improvements
- Public Services

The city’s 2020-2024 Consolidated Plan has the following goals and priority needs:

**Priority Needs**

- Expand and Improve Public Infrastructure and Facilities
- Preserve and Develop Affordable Housing
- Public Services and Quality of Life Improvements
- Economic Development

**5-Year Goals**

- 1A. Expand Public Infrastructure
- 1B. Improve Public Infrastructure Capacity
- 1C. Improve Access to Public Facilities

- 2A. Preserve Existing Homeowner Housing
- 2B. Provide Code Enforcement in LMI Neighborhoods
- 3A. Provide Supportive Services for Special Needs
- 3B. Provide Vital Services for LMI Households
- 4A. Provide for Small Business Assistance
- 4B. Planned Repayment of Section 108 Loan

## Private Sector - Lending Practices

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions (banks, credit unions, and savings associations) must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: a. the value of the home purchase or refinancing loans exceeds 10% of their total loan originations or equals or exceeds \$25 million; b. they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or c. they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.”



Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the City of Meriden, Connecticut, summarizing 2017 HMDA data (the last year for which comparable data are available) and data between 2007 and 2017 where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

### [2017 Citywide Overview](#)

In 2017, there were approximately 2,100 applications within Meriden for home loans to purchase, refinance or make home improvements for a single family home (not including manufactured homes). Of those applications, just over 1,000 (48%) were approved and originated. This represents a percentage increase of approximately 1% from 2016, while the national total decreased 13% during the same time period. Of the remaining 1,100 applications, 340 (16%) were denied. The top two application denial reasons within the city were debt-to-income ratio (27%) and credit history (24%), representing over half of the city's total denials. Lack of collateral and incomplete applicants represented 24% and 11% of denials, respectively. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 1,000 applications that were not originated or denied were closed for one reason or another, including: a) the loan was approved but not accepted by the borrower; b) the application was closed because of incomplete information or inactivity by the borrower; or c) in many instances the application may have been withdrawn by the applicant.

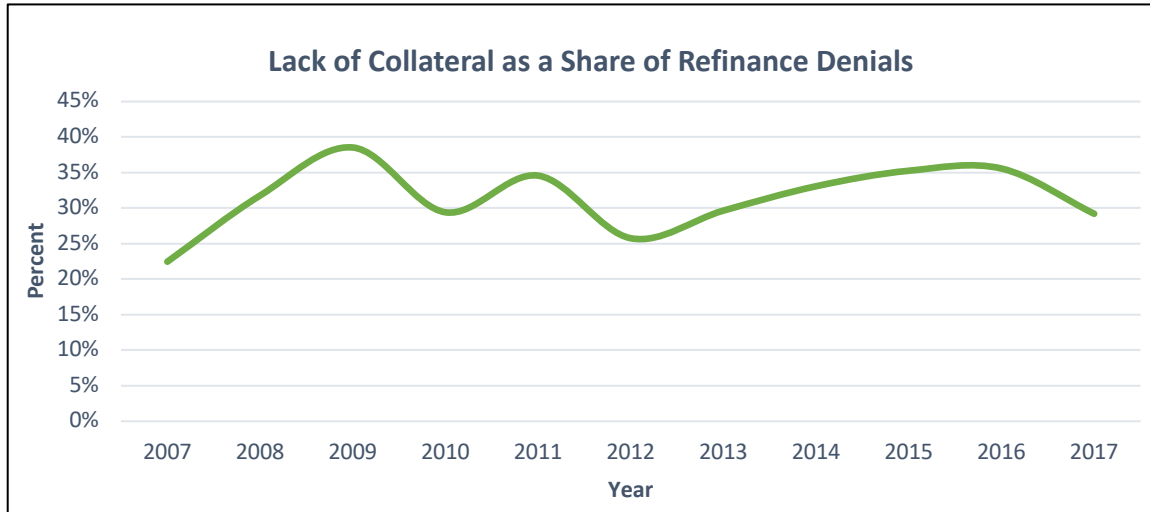
Table - Disposition of Application by Loan Type and Purpose, 2017  
Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
<b>Total Applications</b>				
	Conventional	516	456	125
	FHA	652	211	14
	VA	68	70	1
<b>Loans Originated</b>				
	Conventional	329	187	53
	FHA	320	60	2
	VA	36	21	0
<b>Loans Approved but Not Accepted</b>				
	Conventional	12	17	2
	FHA	8	8	0
	VA	1	4	0
<b>Applications Denied</b>				
	Conventional	61	91	60
	FHA	58	41	3
	VA	7	18	1
<b>Applications Withdrawn</b>				
	Conventional	38	92	4
	FHA	40	39	4
	VA	8	11	0
<b>Files Closed for Incompleteness</b>				
	Conventional	14	46	5
	FHA	17	25	1
	VA	2	13	0

Source: 2017 HMDA

A further examination of the 340 denials within Meriden during 2017 indicates that approximately 44% were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. The number one reason for denial of refinance applications was lack of collateral (29% of refinance denials), followed by debt-to-income-ratio (24% of all refinance denials). Credit history and incomplete applications represented 17% and 16% of all refinance denials, respectively. Typically, homeowners seeking to refinance their existing home mortgage are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, lack of collateral as a share

of refinance denials has remained relatively high since the peak of the housing crisis and remains above the 2007 share, suggesting that Meriden may still contain a high number of “under-water” homes.



Source: 2017 HMDA

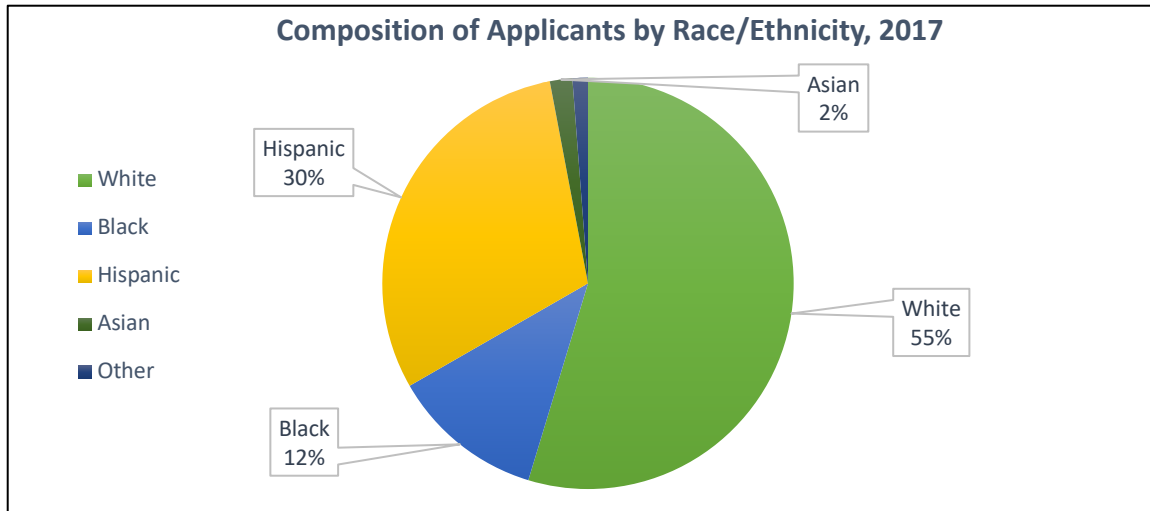
Home Purchase Lending in Meriden

Of the 690 home purchase loans for single family homes that were originated in 2017, approximately 48% were provided by conventional lenders, lower than the national conventional home purchase share of 64%. The remaining 52% of home purchase loans in Meriden were provided by federally-backed sources such as the Federal Housing Administration (FHA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements compared to conventional lenders. The FHA had application/origination ratios below 50%, while the VA approved loans had a rate of 53%. By contrast, conventional lenders originated home purchase loans at a higher approval rate of all applications (62%).

*Table - Home Purchases by Type, 2017*

	<i>Originations</i>	<i>Share of Total</i>	<i>Approval Rate</i>
<b>Conventional</b>	334	48.4%	62.0%
<b>FHA</b>	320	46.4%	48.9%
<b>VA</b>	36	5.2%	52.9%
<b>Total</b>	<b>690</b>		

The share of applications and percentage of loan application denials for traditional home purchase loans in Meriden varies by race/ethnic groups. The largest applicant group in 2017 were non-Hispanic Whites (55%) followed by Hispanics at 30%. Black or African Americans and Asians represented 12% and 2% of all home purchase applications, respectively. In 2017, Asians were least likely to be denied for conventional single family home purchases at a rate of 11%, followed by Whites at 12%. Black or African American applicants were denied at a rate of 13%, while Hispanics faced the highest conventional home purchase denial rate at 14%.

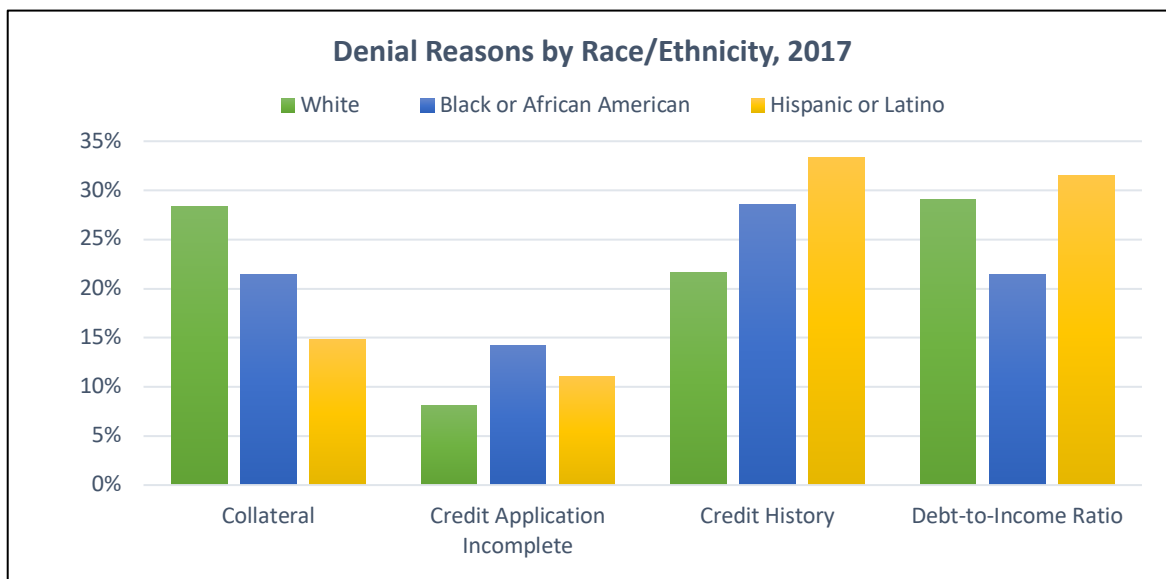


Source: 2017 HMDA

#### Application Denial Reasons

The charts below compare denial reasons among White, Black or African American, and Hispanic applicants in Meriden for 2017. Asians are excluded due to insufficient sample size.

As of 2017, the leading denial reason for Black or African American and Hispanic applicants was credit history, while the top denial reason for White applicants was debt-to-income ratio. White applicants were most likely to be denied for debt-to-income ratio, while Black applicants were the most likely to be denied for incomplete applications.



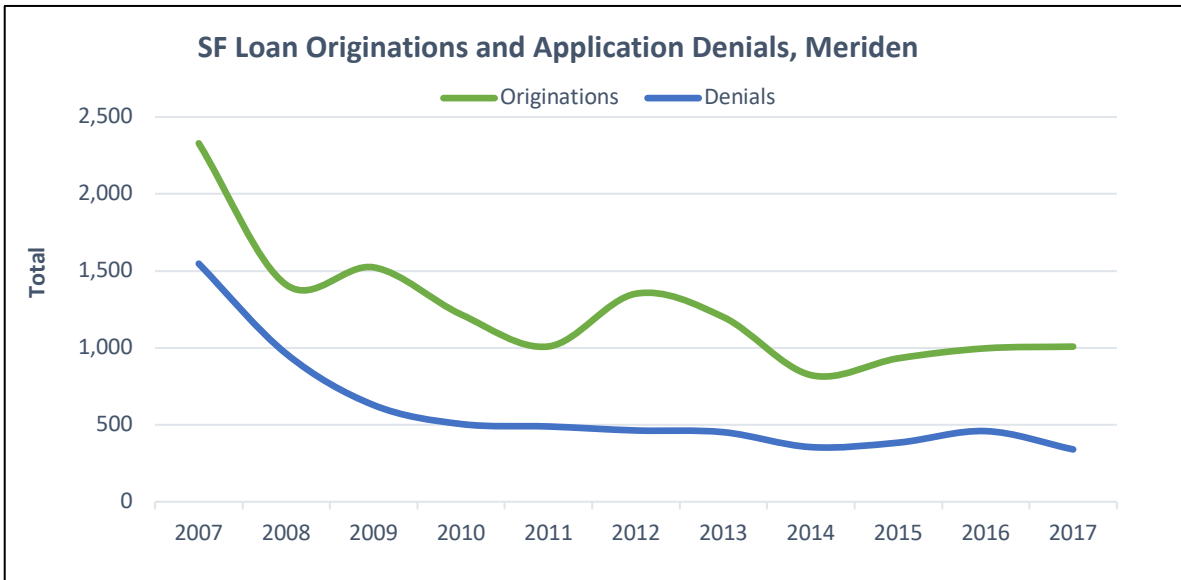
Source: 2017 HMDA

Meriden’s Single Family Lending Market, 2007-2017

The following section will examine HMDA data for Meriden between 2007-2017.

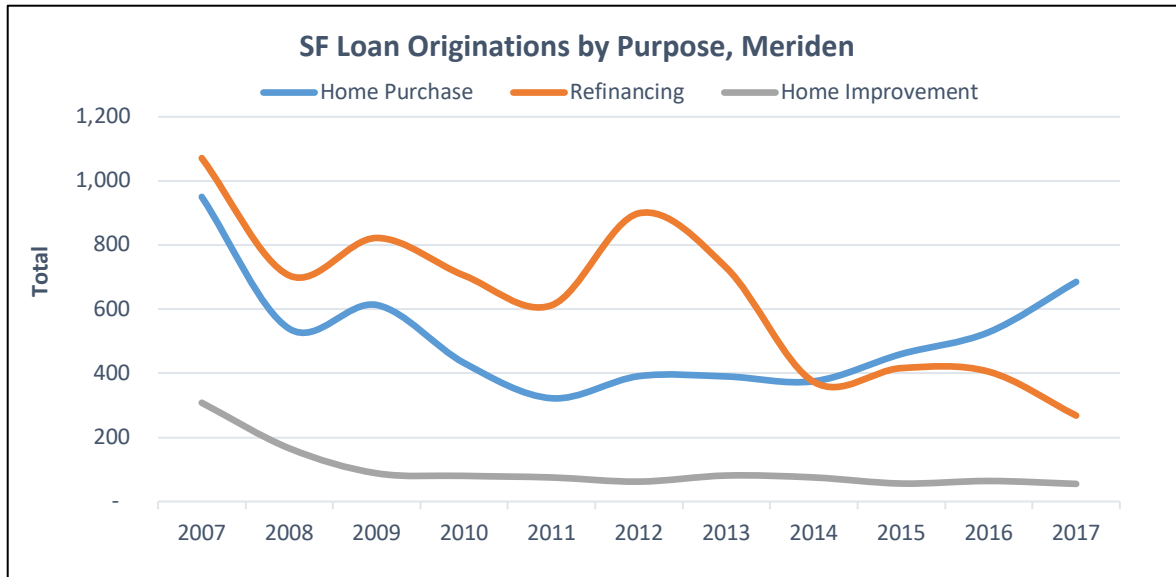
Highlighted below, the number of single family loan originations in Meriden followed a dynamic, though broadly downward trajectory between 2007 and 2017. As the housing crisis was unfolding, originations declined 39% between 2007 and 2008, followed by a further decline of 34% between 2009 and 2011. Originations then rose by over 30% between 2011 and 2012, though subsequently fell between 2012 and 2014 to the lowest total of all years analyzed. Total originations in Meriden have since stabilized to around 1,000 per year, and as of 2017 are about 57% lower than the level prior to the housing crisis.

In contrast to originations, the number of application denials within Meriden was relatively more stable between 2007 and 2017. As of the most recent data year, denials are 78% below the level experienced in 2007. Relatedly, the share of denials as a percent of total originations and total denials has declined since the housing bust, from 40% in 2007 to approximately 25% as of 2017.



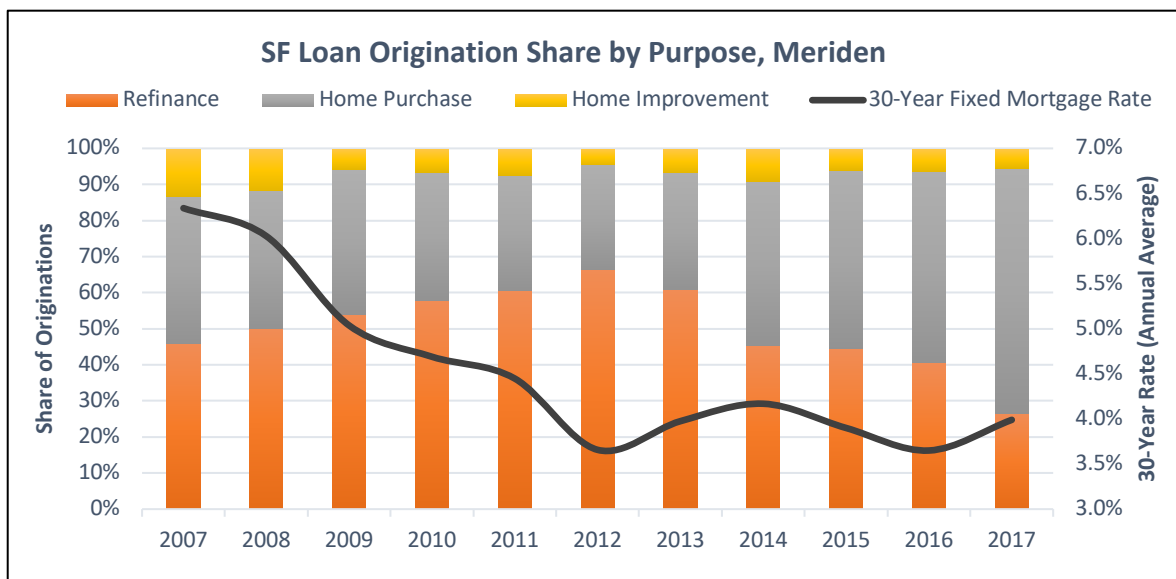
Source: 2017 HMDA

Shown below, much of the year-to-year changes in total originations that occurred between 2007 and 2017 were the result of refinance originations. Refinances were the dominant loan purpose between 2007 and 2013, though home purchases became the top loan purpose in 2014 and grew in every year since. As of 2017, home purchases and refinances comprised 68% and 27% of the City’s total originations, respectively. The growth of home purchase originations since a low in 2011 (113% growth between 2011 and 2017) reflects a steady and recovering demand for housing within the city.



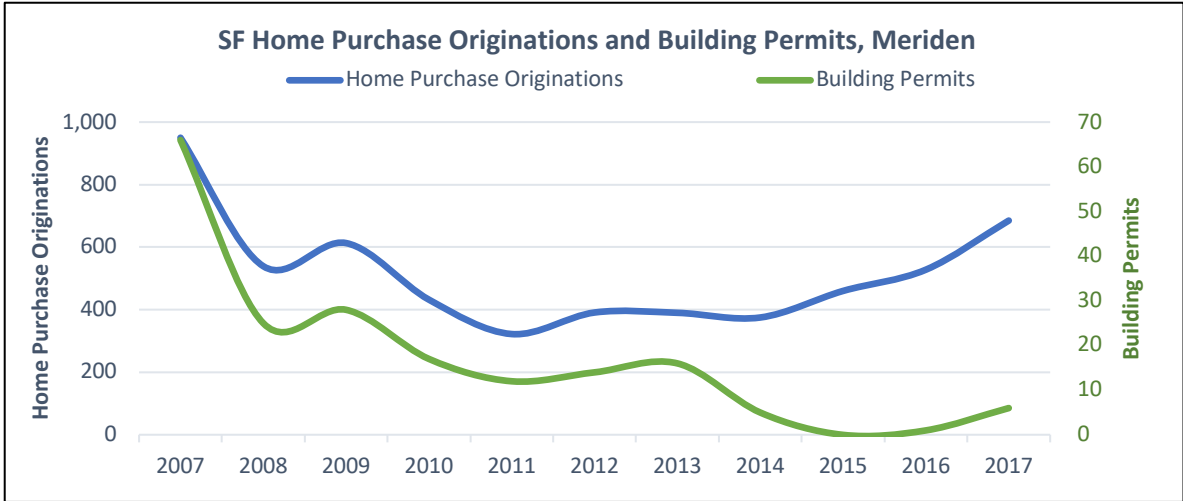
Source: 2017 HMDA

The share of refinance originations in Meriden appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2012 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share of all data years analyzed. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell from 66% to 45%.



Source: 2017 HMDA

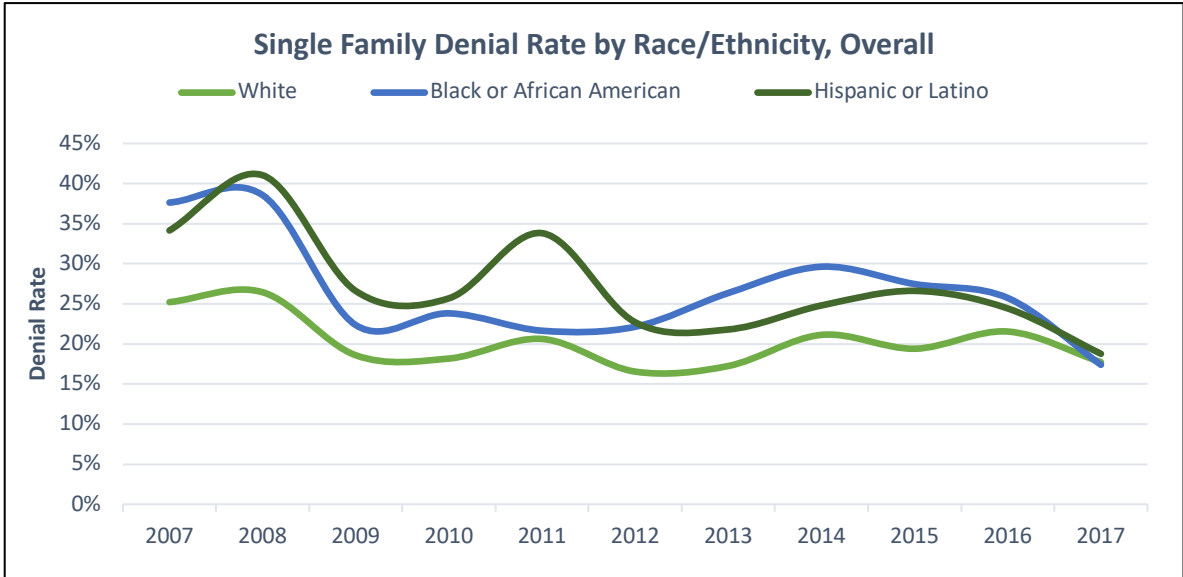
For home purchase loans, the movement of originations can often track trends in the number of single family building permits issued, though in recent years Meriden has issued fewer permits relative to home purchase growth.



Source: 2017 HMDA

Income, Race, and Single Family Loan Denials in Meriden

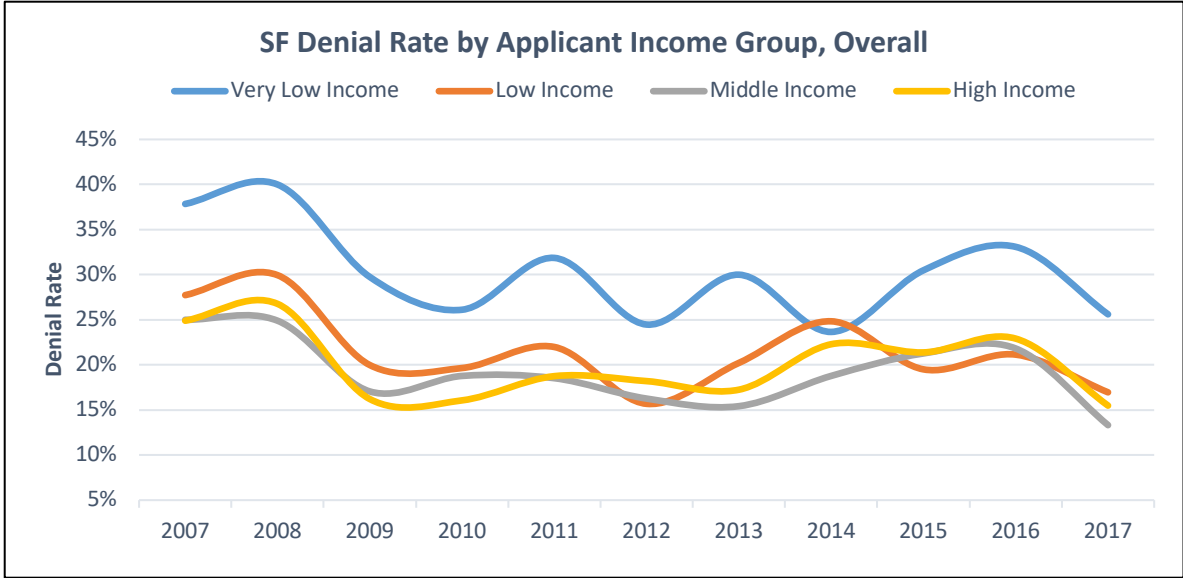
Denial rates for single family loans over time vary by race and ethnicity. The charts below indicate that between 2007 and 2017, White applicants were typically the least likely to be denied relative to Black or African American and Hispanics. The differences between race/ethnicity groups has narrowed since 2007.



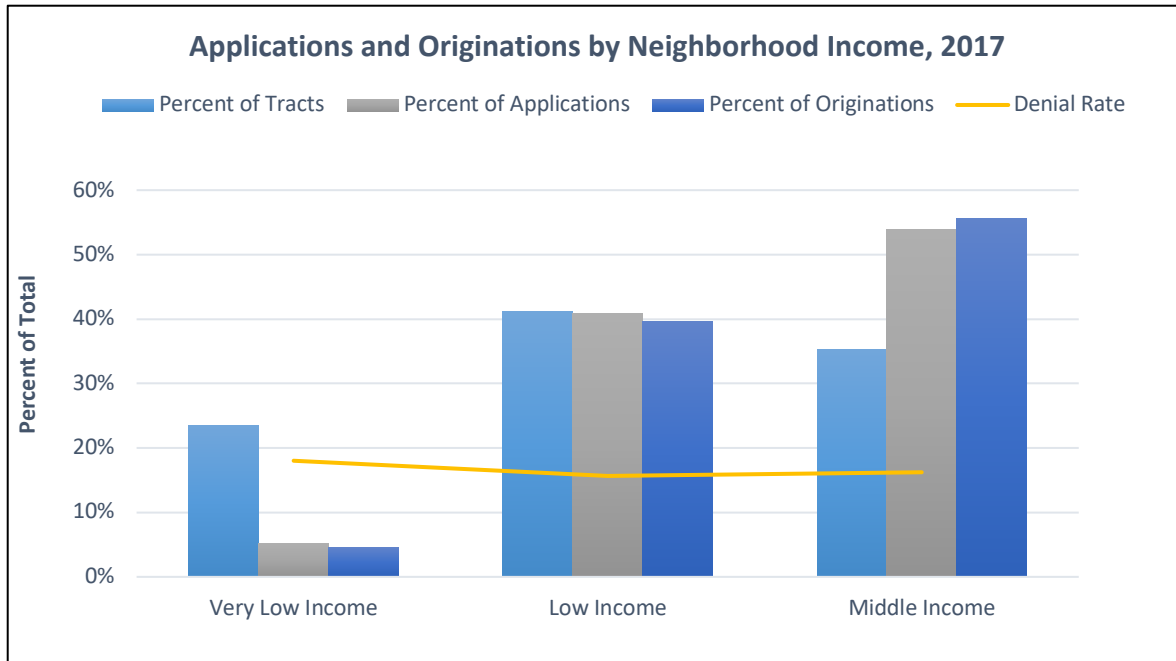
Source: 2017 HMDA



A view of single family denial rates by applicant income group within Meriden (highlighted below) shows that Very Low Income applicants (50% or less of Area Median Income) have typically remained well above other income groups. High Income (greater than 120% of Area Median Income), Middle Income (80% to 120% percent of Area Median Income), and Low Income (between 50% and 80% of Area Median Income) applicants have stayed relatively closer to each other and do not exhibit consistent trends.



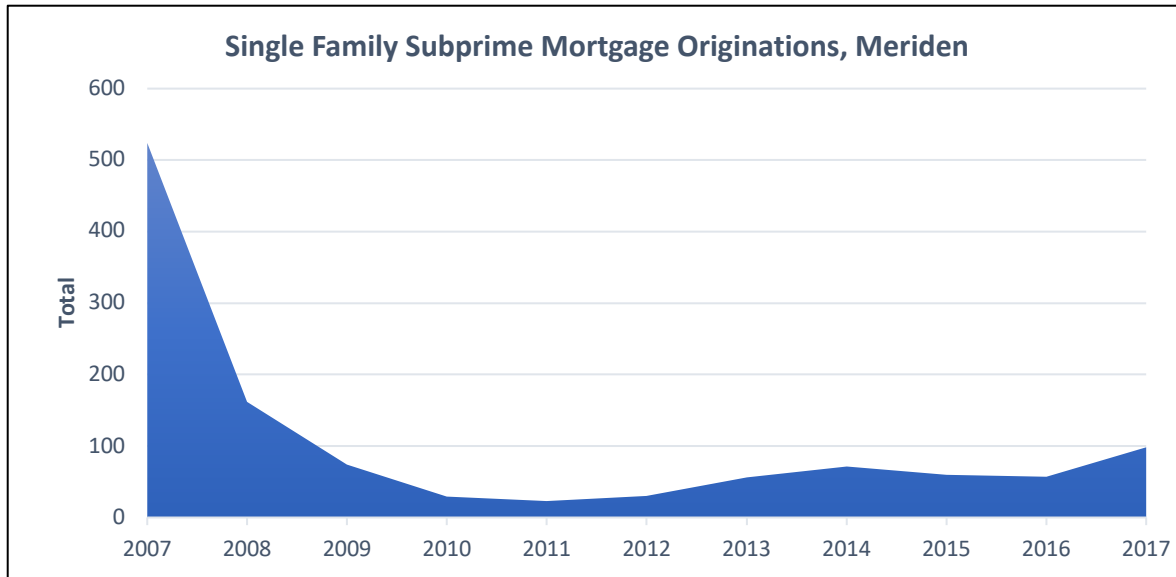
Within Meriden, Low and Very Low Income neighborhoods represent 91% of the city’s total neighborhoods, although they are represented by approximately 44% of total originations and 46% of total applications as of 2017 (shown below). This suggests that Low Income neighborhoods within the city are less likely to participate in the single family lending market relative to other neighborhoods. By contrast, loan applications and originations within Meriden are disproportionately likely to occur in Middle Income neighborhoods.



Source: 2017 HMDA

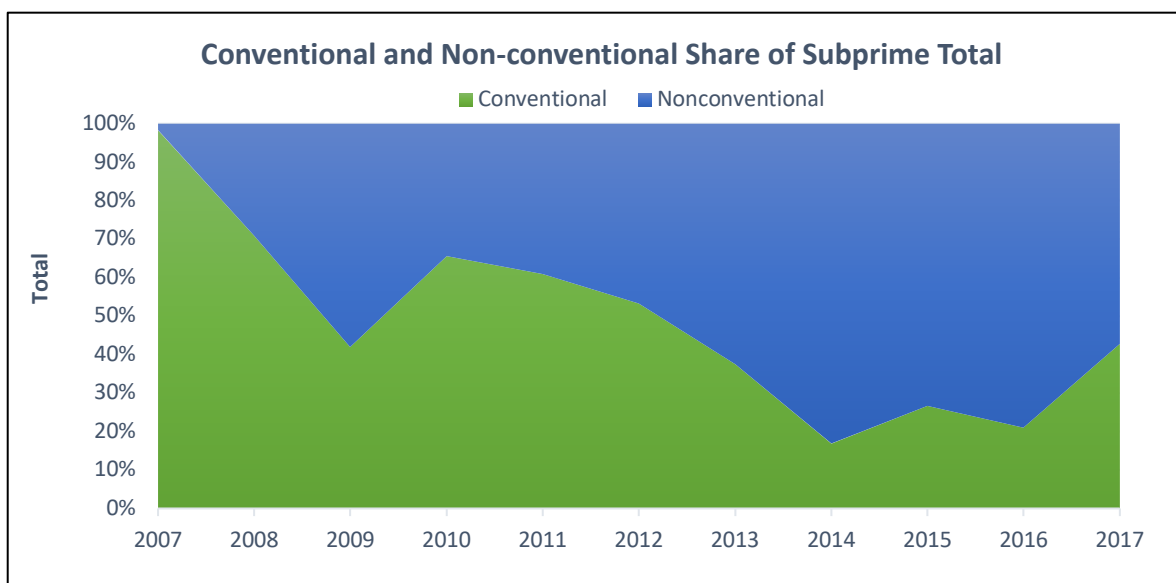
### The Subprime Market

Illustrated below, the subprime mortgage market in Meriden declined by 96% between 2007 and 2011, from over 500 to 23. Though subprime originations increased by more than four times between 2011 and 2017, total subprime originations in 2017 were approximately 19% of the 2007 total. Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5%. The total number of subprime loan originations decreased by approximately 81% on net between 2007 and 2017, while prime originations decreased by 50% during the same time period. As a percent of Meriden’s total, subprime originations declined from 22% in 2007 to 10% in 2017.



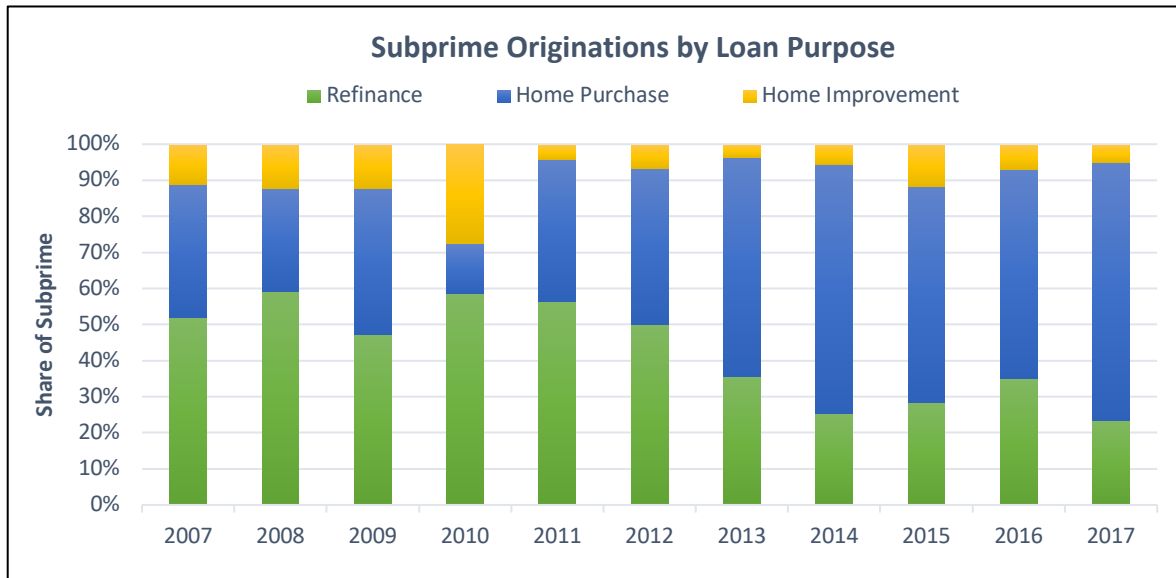
Source: 2017 HMDA

Consistent with broader national trends, the composition of subprime loans within Meriden has shifted from conventional loans to government-insured, non-conventional loans in recent years. In 2007, over 98% of subprime loans within Meriden were originated by conventional lenders. As of 2017, that percentage is 43%, up from a low of 17% in 2014. Of the non-conventional subprime loans originated in Meriden, 100% are insured by the Federal Housing Administration. By contrast, the FHA’s share of non-conventional prime loans is 85%, while the remaining 15% are insured by the Department of Veterans Affairs.



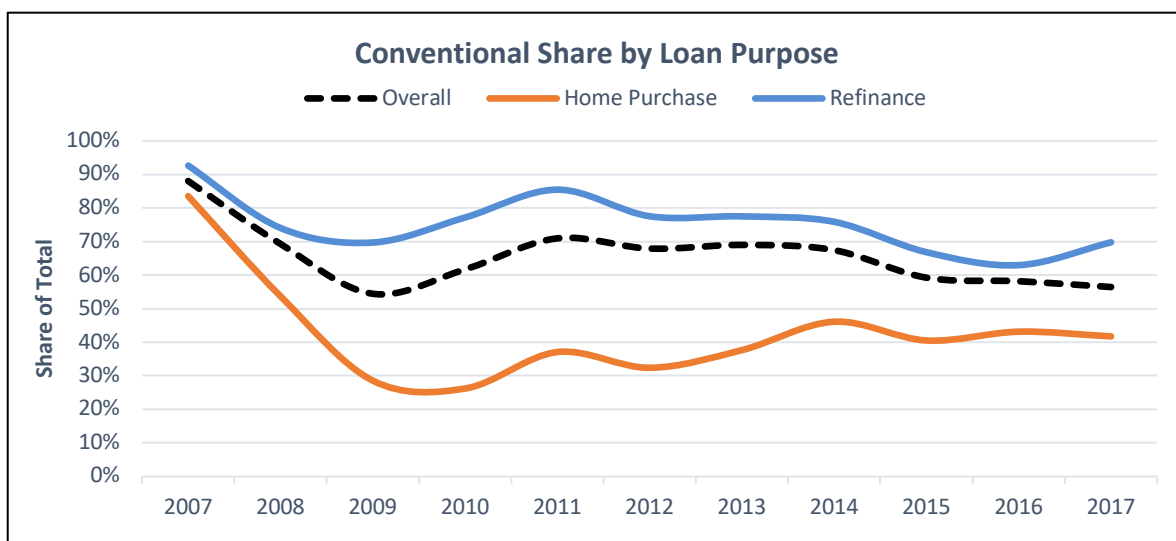
Source: 2017 HMDA

Subprime loans have been more likely to be home purchases in recent years, particularly from 2013 onward. As a percentage of all subprime loan originations within Meriden, home purchases represented 71% in 2017, up from its share of 37% in 2007.



Source: 2017 HMDA

Though 57% of all subprime loans within Meriden in 2017 were non-conventional, 56% of *total* single family originations in 2017 were from conventional lenders. The highest share of non-conventional originations for any loan purpose was for home purchase loans in 2010 at 74%. The share of conventional lending in Meriden has stabilized to the high 70% range in the last few years.



Source: 2017 HMDA

### Lending Practices Conclusion

Mortgage lending activity in Meriden is consistent with many of the broader trends that have occurred in the wake of the housing crash, Great Recession and subsequent economic recovery.

Though total loan originations have declined on net since the onset of the housing crisis, home purchase originations more than doubled between 2011 and 2017, suggesting signs of growing housing demand and a housing market recovery within the city.

The city has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains well below its peak prior to the housing bust, despite growth since bottoming out in 2011. Government-insured mortgages have increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

However, some trends have continued despite business cycle fluctuations, such as higher denial rates for Black or African Americans and Hispanic applicants relative to White applicants, in addition to higher denial rates for lower income applicants.

# Fair Housing Profile

## Fair Housing Complaints

Fair housing complaints can be used as an indicator to identify heavily impacted areas and characteristics of households experiencing discrimination in housing. The Fair Housing Act lists seven prohibited bases for discrimination: race, color, national origin, religion, sex, disability, and familial status. The Fair Housing Act makes it unlawful to coerce, threaten, intimidate, or interfere with anyone exercising or aiding others in enjoying their fair housing rights.

The following analysis considers fair housing complaint data filed against respondents in Meriden with the U.S. Department of Housing and Urban Development (HUD) between 2015 and 2020. Using this data, the report identifies and analyzes the absolute number of complaints filed with HUD in the city and the basis and issues of complaints filed.

While conducting the analysis, several data limitations were identified. Though not exhaustive, the list below summarizes the most important limitations of the datasets. The complaint process relies on people self-reporting, and the data represents only those complaints that were filed. Due to lack of knowledge or resources, instances of discrimination are often under-reported. Though five years of data provide a basis for simple analysis, a longitudinal approach of complaint outcomes is not possible in this analysis.

A total of 10 fair housing complaints were filed with HUD between 2015-2020. Most of the complaints by bases were due to disability discrimination as the sole factor or in combination with other reported issues (50%). A combination of either race, or national origin made up 40% of the complaints. With such few cases reported, it is difficult to make citywide assumptions.

*Table: Fair Housing Complaints Jan 2015 – May 15, 2020*

Violation City	Violation County	Filing Date	Bases	Case Disposition
Meriden	New Haven	03/11/16	Race, Sex, Retaliation	No cause determination
Meriden	New Haven	06/23/16	National Origin	No cause determination
Meriden	New Haven	10/07/16	National Origin	Complaint withdrawn
Meriden	New Haven	08/15/17	Disability	No cause determination
Meriden	New Haven	11/28/17	Disability	No cause determination
Meriden	New Haven	03/15/19	Disability	No cause determination
Meriden	New Haven	05/13/19	Sex, Disability	No cause determination
Meriden	New Haven	07/01/19	Race, Sex, Religion	Conciliation successful
Meriden	New Haven	02/28/20	Disability	Complaint withdrawn resolution
Meriden	New Haven	05/06/20	Familial Status	Open

Source: HUD

## Previously Identified Impediments to Fair Housing Choice

1. High income levels and fees requested to rent apartments limits choices for persons on fixed incomes.
2. Limited financial assistance for the elderly, low income, and disabled.
3. Predatory lending practices to low-and moderate-income persons.
4. Lack of accessible housing for the disabled.
5. Lack of affordable owner-occupied housing.
6. Inadequate supply of Section 8 housing units.
7. Discriminatory or unethical practices by landlords.
8. Lack of available vacant land in Meriden to build affordable housing.
9. Lack of education regarding fair housing laws.
10. Poor financial history of potential homebuyers.
11. Zoning regulations do not recognize accessory apartments in single-family zones.
12. Lack of coordination, incentives, and capacity issues at the state level make it difficult for local governments to appropriately assess and address fair housing needs given the lack of resources and expertise available.

The city of Meriden is committed to furthering fair housing opportunities for all residents. As part of this commitment, the city coordinates with various local and state agencies in undertaking housing and neighborhood revitalization activities to assist in providing housing choice. Coordination with various state and local agencies and non-profit housing providers has resulted in the ability to provide a variety of housing options and services to assist in meeting housing needs throughout the community. The city of Meriden has taken numerous steps over the last 10 years to address the impediments listed above and improve access to fair housing choice for its residents, especially in the realm of affordable housing for LMI households.

The city works in conjunction with private and public organizations and nonprofit housing and service providers to increase fair housing opportunities. The city is committed to eliminating discriminatory practices in housing opportunities for all protected groups identified under fair housing laws.

The city maximizes its funding resources to provide and maintain affordable housing through code enforcement efforts and housing rehabilitation through the Neighborhood Preservation Program. The city also supports the NOW Security Deposit Program and the Salvation Army Emergency Assistance program with its CDBG funding.

The city evaluates its fair housing efforts annually and has an appointed Fair Housing Officer in the Law Department. The Fair Housing designee serves as a resource for fair housing complaints from city residents; distributes fair housing information; provides education on fair housing laws to both landlords and tenants; and provides referrals to complainants.

The city also seeks additional resources to provide housing choice and to improve fair housing opportunity for all city residents that address impediments identified in the Analysis of Impediments.

Public service activities directly related to improving economic opportunities for Meriden residents during Program Year 44 included Advocacy Academy, Casa Boricua, MXCC Student Assistance, Women and Families Center Open DOHR Program, Change the Play, Meriden-Wallingford Chrysalis's Self Sufficiency Program, and the Construction Workforce Initiative. Together these seven programs provided services to 309 people, with services ranging from translation, job placement, mental health services in public schools, job skills training and direct connection to employment. Literacy Volunteers of Greater New-Haven, Meriden-Wallingford Chrysalis, and New Opportunities, Inc. also provided self-sufficiency services designed to help low-income Meriden residents connect with employers and develop the skills that will afford them increased economic opportunities.

The city has undertaken several renovations of existing housing units and new construction of mixed-income developments downtown. In 2015, Meriden's HUD Choice Neighborhoods Transformation Plan for downtown identified a strategy driven by three community-based goals: (1) Create a mix of housing types and attractive styles that serve the identified needs of current and future residents at all income levels; (2) Develop housing that best leverages downtown Meriden's unique assets: train station, Meriden Green, central location, Community Health Center, and employment opportunities; (3) Ensure minimal disruption to the residents of Mills Memorial and ensure that every Mills household has the first choice of new housing. As the city takes on the implementation of this housing strategy, it has completed several important components:

- 24 Colony: \$30 million mixed-use, mixed-income with 63 total rental units including 24 Mills replacement units; 11,000 square feet of retail space; and a 273-space parking garage for tenants and commuter rail passengers. The residential portion of the project is fully leased.
- Meriden Commons: The \$28 million Meriden Commons I project includes 75 total rental units, including 26 Mills replacement units and 5,500 square feet of retail space. This project is fully leased, and Meriden Commons II is nearing completion and currently leasing.
- 11 Crown: The \$28 million 11 Crown project (with 81 total rental units including 20 Mills replacement units) is fully funded with a 9% Low Income Housing Tax Credit (LIHTC) award in 2017 and scheduled to finish construction in 2020.
- Transit-Oriented Development and Future Housing: The Meriden Train Station opened and service began on the CTRail New Haven to Springfield line in the summer of 2018.



The former HUB Site has been successfully converted into the Meriden Green. Pennrose, the developer for Meriden Commons, is currently the preferred developer for the reserved development sites on the Meriden Green.

The Housing Authority of the City of Meriden (MHA) has undertaken a multi-year effort to modernize and improve its aging housing stock. In 2010, the Chamberlain Heights development was comprehensively rehabilitated using 9% Low Income Housing Tax Credit funding. LIHTC funding was also secured to build a 63-unit development at 24 Colony Street. The development was completed in 2016 and, at the end of that year, all residential units were fully leased. 90% of the units (56 total) are considered affordable for residents at or below 60% AMI, and 24 units of those units were set aside for former Mills public housing residents. During program year 42, the Meriden Housing Authority was awarded another 9% LIHTC award to construct the 75-unit Meriden Commons development at 161 State Street. This development, which was completed in the Summer of 2018, was built in the parking lot of the distressed and obsolete 140-unit Mills Memorial Apartments, which are now completely abated and demolished. Meriden Commons has since been occupied/leased out. The Meriden Housing Authority is also nearing completion of the second phase of the Meriden Commons project, known as MC2. This project includes an additional 76 units, most of which are affordable. The 163-unit Yale Acres development is currently undergoing a multi-year renovation process that will modernize the units and increase energy efficiency utilizing geo-thermal and solar energy systems. These projects will provide the MHA and its residents with a modernized and energy efficient housing portfolio that will benefit those served for generations to come. Lastly, 11 Crown Street is another housing development in the TOD district in Meriden that is currently under construction. This mixed-use development includes 81 units in total, 64 of which are affordable.

## Identification of Impediments to Fair Housing Choice

This section reviews fair housing issues; barriers to fair housing choice; and outlines specific actions to address these barriers in the city. The impediments to fair housing choice are presented in three categories:

- Fair Housing-Related Impediments
- Affordable Housing-Related Impediments
- Fair Housing Action Plan

### Fair Housing-Related Impediments

#### **Impediment 1: Concentration of Sub-Standard Housing.**

Downtown neighborhoods in the city contain a higher proportion of low- to moderate-income households, sub-standard housing conditions, and a concentration of vacant or underutilized properties.

#### **Impediment 2: Shortage of Public Housing Funds.**

The amount of funds requested by local service providers for CDBG eligible activities significantly exceeds the amount of federal funds available. The total of all funding requests was approximately \$300,000 more than the amount of the city's entire annual allocation from HUD.

### Affordable Housing-Related Impediments

#### **Impediment 3: High Number of Cost Burdened Renter Households.**

In 2017, Meriden had a high percentage of cost burdened renters. Cost burdened renters represented 41.7% of all renters. This condition exists despite the fact that Meriden's 4,077 affordable units in 2017 exceeded the State of Connecticut Department of Economic and Community Development's goal of having 10% affordable units within each municipality in the State<sup>1</sup>.

#### **Impediment 4: Lack of Vacant Developable Land.**

The city has limited amount of developable land, reducing opportunities to construct new affordable housing units. This situation places more emphasis on the need to focus on redevelopment or infill residential development projects to address the need for affordable housing. This also demands that the city continue to provide redevelopment incentives for conversion of older or abandoned land uses and brownfields.

#### **Impediment 5: Older Housing Stock.**

More than one-half, or 56.2%, of the city's housing stock was built before 1960, including one-third built prior to 1940. As a result, many of the older homes in the city require an increasing amount of maintenance and/or renovation.

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<sup>1</sup> Meriden Plan of Conservation and Development 2020

**Impediment 6: Shortage of Affordable Housing.**

There is an affordability gap for many Meriden workers. The city’s 2020 Conservation and Development Plan states that the average wage in 2018 was \$50,903, an income that enables the employee to purchase a \$150,000 home or rent an apartment for \$1,270. Median rent trends suggest the demand for rental housing is increasing. However, the HUD Fair Market Rent for Meriden in 2018 was \$1,299 for a two-bedroom apartment. Consequently, two incomes are required to purchase a home or rent housing in the city<sup>2</sup>.

**Impediment 7: The city Faces a Growing Aging Population.**

Meriden’s recent demographic trend reflects an aging population, and it is projected to have a growing number of households headed by persons 65 years and older as the city’s median age continues to increase from 12.9% of the population in 2010 to 16.7% in 2018, according to the most recent U.S. Census data. This trend results in a growing number of persons living alone and a growing need to provide alternative housing opportunities beyond single family detached housing.

*Table - 65 Years and Over Age Group*

<b>Year</b>	<b>Total Population</b>	<b>Population 65+ Years</b>	<b>65+ Years Percent of Total</b>
<b>2010</b>	60,868	7,834	12.9%
<b>2018</b>	59,540	9,943	16.7%
<b>Net Change 2010 - 2018</b>	<b>(1,328)</b>	<b>2,109</b>	<b>3.8%</b>

Source: 2010, 2018 U.S. Census.

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<sup>2</sup> [www.huduser.gov/portal/datasets/fmr.html](http://www.huduser.gov/portal/datasets/fmr.html)

## Fair Housing Action Plan

The city is actively involved in several housing redevelopment efforts such as:

- a. Supporting affordable housing as part of new mixed-use developments.
- b. Remediating brownfield sites and vacant buildings for repurposing and transferring to private partner organizations for residential development.
- c. Assisting in completing site re-use planning projects by working with landowners of vacant or underutilized parcels.

Nevertheless, according to several Urban Land Institute housing experts, the pandemic crisis has highlighted the need for housing markets and local zoning regulations to be more flexible to change, and that especially applies to affordable housing. The economic impact of COVID-19 “stay at home” measures means that demand for affordable housing will increase post-coronavirus crisis as household incomes are impacted and many residents face extended unemployment.

Consequently, the city must be diligent in working with the private and nonprofit housing sectors to offer up solutions with an increased emphasis on public/private partnerships that meet a range of changing housing needs. These efforts include intensifying residential density near transit hubs; accommodating working from home as that becomes more common; and employer housing supported programs. Therefore, there are a wide range of recommended actions needed to move the city forward on critical affordable housing objectives. These actions are:

### **Action 1: Continue the Neighborhood Preservation Program (NPP) offering Low Interest Loans.**

It is strongly recommended that the city continue the Neighborhood Preservation Program (NPP) Revolving Loan Fund that provides low-interest forbearance loans to increase affordable, decent housing throughout the city. The Rehabilitation Administration activity administers the NPP program to qualifying low income individuals/households, with funding targeted at the central downtown area and low-income census tracts. This action benefits from continued support for the New Opportunities Security Deposit Program that provides residents the assistance needed to gain entry to the rental market who otherwise would not be able to afford an apartment.

### **Action 2: Expand the Meriden Match Boundaries and Uses to Include Affordable Housing.**

The Meriden Match Program is designed to provide forgivable loans up to \$10,000 to commercial property owners and business owners located in Meriden’s Transit Oriented Development District and other targeted areas. These loans are currently reserved for improvement to the exterior façades of downtown property owners. Business owners applying together can receive up to \$20,000 in matching funds.

It is recommended that the eligible boundaries for Meriden Match loans be expanded to other city neighborhood centers to enhance the vitality of these centers and priority be given to those buildings that include residential units. This action will help meet the city’s goal to support the vitality of neighborhood centers and maintain safe and attractive neighborhoods.

**Action 3: Increase the Supply of Decent and Affordable Housing.**

Although Meriden is one of the few communities in Connecticut that meets the 10% goal of affordable housing stock as defined by State Statute, there remain multiple actions to further increase the amount of affordable housing. The Meriden Housing Authority can play a major role to maximize the number of affordable units by:

- a. Seeking replacement of lost public housing units;
- b. Increasing Section 8 lease-up rates, including prohibiting discrimination by landlords against applicants who use federal vouchers for housing;
- c. Expanding marketing of the Section 8 program to owners, particularly those outside of areas of poverty concentration;
- d. Leveraging affordable housing resources in the community through the creation of mixed-use housing;
- e. Pursuing housing resources other than public housing or Section 8 tenant-based assistance; and
- f. Allowing and promoting the use of vouchers in neighborhoods that are under revitalization as well as other mixed-use developments.

**Action 4: Continue Strong Support for Homeless and Related Housing Need Activities.**

City CDBG funds provide many social and supportive services that address the needs of persons at risk of homelessness. Prime recipients include:

- a. The Women and Families Center's "Project REACH" program that targets runaway, homeless and at-risk youth to get them into safe, stable living environments;
- b. The New Opportunities Shelter Now and the Women and Families Center which offer services to homeless individuals and families; and
- c. The Salvation Army temporary housing and related counseling services for the homeless through their Comprehensive Emergency Assistance Program.

In addition to these programs, the city of Meriden needs to implement its plan to allocate funds for security deposit and rent assistance intended to keep families and individuals from falling into homelessness because they cannot afford to make an initial security deposit or have temporary difficulty making a rent payment.

Furthermore, the Meriden Housing Authority should continue its role in addressing homelessness by providing Section 8 vouchers to first time homeowner loan assistance to help transition residents from public housing into the private housing market.

**Action 5: Continue to Facilitate Approval Process for Affordable Housing Projects.**

In the city's Transit Oriented Development (TOD) zone, up to 100 units can be approved administratively and affordable housing is incentivized through doubling the residential density allowance. To better promote development and expansion of home ownership opportunities, the city should continue to promote fast-track approval processes for proposed developments that incorporate affordable housing units.<sup>3 4</sup> This includes setting and enforcing time limits for review and approval of residential building and housing renovation plans. This policy can reduce owner carrying costs and ultimate rates of sale prices of housing by reducing time-sensitive financial items such as property taxes and construction loan interest.

**Action 6: Reform Development, Zoning and Regulatory Policies to Facilitate Increased Housing.**

As a part of the city's plan to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing, the city's elected and appointed planning officials and other civic leaders should be actively engaged in understanding and addressing the regulatory barriers that discourage the production of affordable housing through expansion of regulatory and financial incentives. Such incentives to address affordable housing barriers should consider implementing or expanding the following:

- a. Review and Update Regulations to Address/Allow Accessory Dwelling Units and Multigenerational Living Arrangements. The city's active adult cluster development (AACD) zoning district is an example that encourages alternative housing choices for people 55 years and older by permitting variations in lot sizes for detached single family homes. This policy should be expanded to accommodate developments that incorporate affordable housing. This action might also result in stimulating new redevelopment of underutilized or vacant properties.
- b. Reducing or eliminating minimum lot sizes, yard size requirements, setback requirements and allowing zero-lot-line development to increase the amount of usable space through appropriate zoning conditions and processes that enables more land efficiency and affordability. The city is already engaged in these practices and should continue to review and expand.
- c. Implementing revisions to the accessory dwelling units ordinance in all single family residential zoning districts, including offering building fee discounts for the addition of accessory dwelling units.
- d. Applying compact design principles that accommodate diverse housing opportunities and foster investment and economic development. The city is already engaged in these practices and should continue to review and expand.

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<sup>3</sup> "Fast track guide for New Residences in Los Altos, CA"

[www.losaltoshills.ca.gov/DocumentCenter/View/131/Fast-Track-Guide-for-New-Residences-PDF](http://www.losaltoshills.ca.gov/DocumentCenter/View/131/Fast-Track-Guide-for-New-Residences-PDF)

<sup>4</sup> "Fast track residential building process in Sonoma, CA" [www.sonomacity.org/question/way-expedite-building-permit/#/city/answers/business/way-expedite-building-permit](http://www.sonomacity.org/question/way-expedite-building-permit/#/city/answers/business/way-expedite-building-permit)

- e. Allowing flexibility in rehabilitation codes while maintaining protection of health and safety. This reform can further stimulate the rehabilitation and/or conversion of buildings to affordable housing.

**Action 7: Further Expand Public Incentives for Development That Offer Above Median Wages.**

It is recommended that the city utilize the Enterprise Zone financial incentives for new increased deferred property tax assessment for new businesses that add new jobs to Meriden residents that are above the city's median wage. This will help decrease the "gap" between median household income and median home sales price and thus contribute to residents' ability to afford housing and/or upgrade current housing<sup>5</sup>.

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<sup>5</sup> [www.meridenbiz.com/incentives/meriden-enterprise-zone-city-of-meriden-incentives](http://www.meridenbiz.com/incentives/meriden-enterprise-zone-city-of-meriden-incentives)

## Appendix



## Federal Laws

Numerous acts, laws, and presidential executive orders have been enacted in order to create fair housing opportunities throughout the US. The following information can be found on the website for the US Department of Housing and Urban Development (HUD). Some of the legislation in the section below does not directly address fair housing but is included because it promotes the prevention and termination of discrimination, which is related to fair housing law.

### *Presidential Executive Order 11063*

John F. Kennedy, in 1963, created the first piece of fair housing legislation by issuing presidential executive order 11063. The terms of the order stated that “discrimination in the sale, leasing, rental, or other disposition of properties and facilities” is prohibited if the properties or facilities are owned, operated, or funded by the government.

### *Civil Rights Act of 1964*

According to Title VI of the Civil Rights Act of 1964, “discrimination on the basis of race, color, or national origin” is prohibited in programs and activities receiving federal financial assistance.

### *Presidential Executive Order 11246*

Lyndon B. Johnson, in 1965, issued executive order 11246. According to this amended presidential order, discrimination based on race, color, religion, sex, or national origin was forbidden in federal employment.

### *Fair Housing Act*

The Fair Housing Act, which is Title VIII of the Civil Rights Act of 1968, prohibits discrimination or other unfair actions against persons, which “otherwise make unavailable or deny a dwelling to any person because of race, color, religion, sex, familial status, or national origin.” The act prohibits both intentional housing discrimination — disparate treatment — and action or policies that may not seem to discriminate but do have a negative effect on fair housing choice — disparate impact. The federal Fair Housing Act provides for a broad range of sanctions and remedies to cure existing and prevent future violations.

### *Architectural Barriers Act*

In 1968 the Architectural Barriers Act was enacted to increase accessibility for handicapped individuals. The act “requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds [...] must be accessible to and useable by handicapped persons.”

### *Education Amendments Act 103*

Title IX of the Education Amendment Act of 1972 prohibits discrimination based on sex. This applies to federally funded education programs or activities.

### *Rehabilitation Act*

The Rehabilitation Act of 1973 is a provision of the federal Fair Housing Act administered by HUD. Section 504 of the act prohibits a “refusal to make accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford them [the handicapped person] equal opportunity to use and enjoy a dwelling [...] including public and common use areas.” This act includes nearly all public activities that can adversely affect housing for handicapped people and is not limited to federally funded projects.

### *Housing and Community Development Act*

Section 109 of Title I of the Housing and Community Development Act of 1974 protects against discrimination when HUD funds are involved. That is, programs and activities receiving financial assistance from HUD’s Community Development Block Grant Program cannot discriminate based on race, color, national origin, sex, or religion.

### *Home Mortgage Disclosure Act*

The Home Mortgage Disclosure Act (HMDA), passed by Congress in 1975, was created in order to make loan information publicly available. HMDA mandates that information to help determine how financial institutions are responding to the housing needs be made available to local communities. HMDA also assists public officials in attracting private investors. Additionally, the Act aids in identifying discriminatory lending practices. HMDA requires the disclosure of information from banks, savings associations, credit unions, and other mortgage lending institutions. The required information includes the distribution of home mortgage and home improvement lending on a geographic and demographic basis such as the distribution of mortgage loans to minorities. More specifically, reporting requirements include data on the number, type, and amount of loans as well as the type of action taken — applications approved but not accepted, applications denied, applications withdrawn, or files closed as incomplete (<http://www.ffiec.gov/hmda/history.htm>)

### *Age Discrimination Act*

The Age Discrimination Act of 1975 prohibits discrimination based on age. This applies to federally funded programs or activities.

### *Community Reinvestment Act*

According to the U.S. Environmental Protection Agency, lenders, developers and property owners are concerned about the cost and liabilities of cleaning up and refinancing low-to-moderate income urban neighborhoods, leading them to develop in other areas that are perceived to be less risky. The Community Reinvestment Act (CRA) was enacted by Congress in 1977, to “require banks, thrifts, and other lenders to make capital available in low- and moderate-income urban neighborhoods, thereby boosting the nation’s efforts to stabilize these declining areas” (<http://www2.epa.gov/brownfields>).

The CRA applies to federally insured depository institutions, national banks, thrifts, and state-chartered commercial and savings banks (<http://www.occ.gov/topics/compliance-bca/cra/index-cra.html>). It works to prevent redlining – discrimination by refusing to grant loans, mortgages or insurance to people in a specific area, particularly those deemed poor or to be “financial risks.”

In May 1995, the Office of the Comptroller of the Currency revised the CRA to allow lenders to claim community development loan credits for loans “made to help finance the environmental cleanup or redevelopment of an industrial site when it is part of an effort to revitalize the low- and moderate-income community in which the site is located.” This revision was intended to encourage economic activity in inner-city neighborhoods through financing and property redevelopment.

The CRA requires that each insured bank’s record of helping meet the credit needs of its entire community be evaluated periodically (<http://www.ffiec.gov/cra/history.htm>). There are several organizations that work to promote and ensure the credibility and compliance of all lenders subject to the CRA: Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRS), and the Federal Deposit Insurance Corporation (FDIC). The Office of Thrift Supervision (OTS) as of 2011 is no longer an active regulatory agency. The following active institutions are required to report data under the CRA:

- All savings associations except small institutions (those with total assets equaling less than \$1 billion in the past 2 years) regulated by the OTS.
- All state member banks, state nonmember banks, and national banks except small institutions (those with total assets less than \$250 million in the past 2 years) regulated by the FRS, FDIC, and OCC.

### *Amendment of the Federal Fair Housing Act*

In 1988 the federal Fair Housing Act was amended to include handicapped persons among those protected; those with one or more handicaps are discriminated against when there is a failure to

make reasonable modifications to residential premises which may be necessary to enable a handicapped person “full enjoyment of the premises.”

#### *Americans with Disabilities Act*

Title II of the Americans with Disabilities Act of 1990 prevents discrimination against disabled persons. More specifically, public programs, services, and activities cannot discriminate based on disabilities. Further, “HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals.”

#### *Presidential Executive Order 12892*

In 1994 President William J. Clinton issued his first presidential executive order pertaining to fair housing. The amended executive order 12892 “requires federal agencies to affirmatively further fair housing in their programs and activities.”

#### *Presidential Executive Order 12898*

In 1994, President Clinton issued his next presidential executive order pertaining to fair housing. According to executive order 12898, federal agencies must conduct programs, policies, and activities that have an impact on the environment and individuals’ health in a way that does not exclude anyone based on race, color, or national origin.

#### *The Quality Housing and Work Responsibility Act*

The Quality Housing and Work Responsibility Act (QHWRA), signed by President Clinton in 1998, applies to public housing and public housing voucher programs. Its purposes range from “reducing the concentration of poverty in public housing,” to creating opportunities and incentives for public housing residents to find work, to rehabilitating public housing units through the establishment of the HOPE VI program.

#### *Presidential Executive Order 13166 107*

In 2000, President Clinton issued his final presidential executive order pertaining to fair housing. Executive order 13166 strives to eliminate the barrier caused by poor English proficiency that would deny benefits from federally funded programs and activities.

#### *Presidential Executive Order 13217*

In 2001, President George W. Bush issued the most current fair housing-related executive order. His executive order 13217 requires federal agencies to examine their policies and programs in order to find way to improve the availability of “community-based living arrangements for persons with disabilities.”

### *June 2015 Supreme Court Ruling on Fair Housing*

On June 25, 2015 the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring “disparate impact” claims under Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying, or securing financing for housing. The case, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, centered on the question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially “defang” the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

### *Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records*

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities based on race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD’s Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that effect is intentional), it is in violation of the Fair Housing Act – unless there is a “substantial, legitimate, nondiscriminatory interest” served by the policy.

HUD’s guidance is intended to eliminate barriers to securing housing for that population, and it is imperative that all jurisdictions make a clear effort to eliminate any discriminatory barriers these individuals may face. For former inmates to avoid recidivism and work in society they must have access to housing free of discrimination.

### *Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity*

On September 21, 2016 HUD published a final rule entitled “Equal Access in Accordance with an Individual’s Gender Identity in CPD programs.” Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity all HUD funded programs. This rule builds upon the 2012 final rule, “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity” (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status.

Furthermore, as HIV/AIDS disproportionately affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, *An Estimate of Housing Discrimination Against Same-Sex Couples*, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

“[... same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination based on sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. “