

ATTACHMENT B.1
HOUSING NEEDS ASSESSMENT
As of August 1, 2020

The Housing Authority of the City of Bridgeport d/b/a Park City Communities (PCC) has outlined strategies for addressing specific housing needs. These strategies are identified as solutions to specific housing needs for the targeted populations.

NEED 1: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PCC within its current resources by:

- Employing effective maintenance and management policies to minimize the number of public housing units off-line.
- Reducing turnover time for vacated public housing units.
- Reducing time to renovate Low Income Public Housing (LIPH) units.
- Seeking replacement of LIPH lost to the inventory through mixed finance development.
- Seeking replacement of public housing units lost to the inventory through replacement housing resources.
- Maintaining or increasing HCV lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
- Undertaking measures to ensure access to affordable housing among families assisted by the PCC, regardless of unit size required.
- Maintaining or increasing HCV lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration.
- Maintaining or increasing HCV lease-up rates by effectively screening applicants to increase owner acceptance of program.
- Participating in the Consolidated Plan development process to ensure coordination with broader community strategies.
- Utilizing Project-based HCVs as per Father Panic Village and Marina Village Replacement Programs and as part of community revitalization in partnership with City and private and not-for-profit developers.

Strategy 2. Increase the number of affordable housing units by:

- Applying for additional HCV units should they become available.
- Leveraging affordable housing resources in the community through the creation of mixed-finance housing.
- Pursuing housing resources other than public housing or HCV Tenant-Based assistance.
- Participating, in partnership with the City, PCC in community revitalization initiatives, neighborhood by neighborhood. PCC will utilize its assets and manage them to the full extent within HUD rules and guidelines.
- Identifying and making applications to secure additional funding streams (i.e., through grants as well as State and private funding entities) to acquire, rehabilitate, and construct new affordable units.

NEED 2: Housing for Specific Family Types, i.e., Families at or below 30% of Area Median Income (AMI)

Strategy 1. Target available assistance to families at or below 30 % of AMI by:

- Exceeding HUD federal targeting requirements for families at or below 30% of AMI in public housing.
- Exceeding HUD federal targeting requirements for families at or below 30% of AMI in tenant-based HCV assistance.
- Adopting rent policies to support and encourage work.
- Maximizing the number of affordable homeownership opportunities available to PCC residents.
- Expanding Project-based HCV program to collaborate with Agencies offering supportive services for families coming out of homelessness.
- Refer residents to the Stable Families Program, which provides supportive services to PCC residents who demonstrate instability (as indicated by rent payment arrearages and/or by other resident complaints) in their current housing circumstances.

NEED 3: Housing for Specific Family Types, i.e., Families at or below 50% of Area Median Income (AMI)

Strategy 1. Target available assistance to families at or below 50% of AMI by:

- Employing admissions preferences aimed at families who are working.
- Adopting rent policies to support and encourage work.
- Maximizing the number of affordable homeownership opportunities available to PCC residents.

NEED 4: Housing for Specific Family Types, i.e., the Elderly

Strategy 1. Target available assistance to the elderly by:

- Seeking designation of public housing for the elderly.
- Apply for special-purpose vouchers targeted to the elderly, should they become available.
- Implementing programs that increase health and human services for residents of Harborview Towers and Fireside Apartments.
- Exploring conversion of other housing stock to support the housing needs of the elderly/disabled.
- Utilizing HCVs as subsidy options for elderly people with disabilities.

NEED 5: Housing for Specific Family Types, i.e., Families with Disabilities

Strategy 1. Target available assistance to Families with Disabilities by: Carrying out the modifications needed in public housing based on the Section 504 Needs Assessment for Public Housing:

- Applying for special-purpose vouchers targeted to families with disabilities, should they become available.
- Affirmatively marketing to local non-profit agencies that assist families with disabilities.
Implementing programs that increase health and human services for residents of Harborview Towers and Fireside Apartments.
- Exploring conversion of other housing stock to support the housing needs of the elderly/disabled.
- Utilizing HCVs as housing options for people with disabilities.
- Linking with local, state and federal programs to provide housing options with supportive services.
- Complying with negotiated settlements that support the housing needs of the disabled.

NEED 6: Housing for Specific Family Types, i.e., per races or ethnicities with disproportionate housing needs

Strategy 1. Increase awareness of PCC resources among families of races and ethnicities with disproportionate needs by:

- Affirmatively marketing to races/ethnicities shown to have disproportionate housing needs.

Strategy 2. Conduct activities to affirmatively further fair housing.

- Counseling HCV tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.
- Marketing the HCV program to owners outside of areas of poverty /minority concentrations.
- Targeting PCC replacement and homeownership programs and activities in non or low-impacted areas.
- Promoting rental opportunities for existing public housing units in local newspapers to the community at large who are at 80% or below of the AMI.
- Working in coordination with the City of Bridgeport to address fair housing impediments as identified in their updated Consolidated Plan.
- Educating tenants, landlords, property managers, real estate agents, etc. about the rights and responsibilities of all under the state of Connecticut fair housing laws.
- Training staff on fair housing issues, rules and regulations.

Following is a list of factors that influenced PCC's selection of the strategies it will pursue:

- ✓ Funding constraints.
- ✓ Staffing constraints.
- ✓ Limited availability of sites for assisted housing.
- ✓ Extent to which particular housing needs are met by other organizations in the community.
- ✓ Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PCC.
- ✓ Influence of the housing market on PCC programs.
- ✓ Community priorities regarding housing assistance.
- ✓ Results of consultation with local or state government.
- ✓ Results of consultation with residents and the Resident Advisory Board (RAB).
- ✓ Results of consultation with advocacy groups.

A Review of the City of Bridgeport Five Year Consolidated Plan:

The City of Bridgeport, Connecticut *Five Year Consolidated Plan (2020-2024)*, prepared by the Department of Housing and Community Development, summarizes specific housing needs to include, strategies for addressment. The Plan specifically cites the “lack of affordable housing as the principal risk linked to housing instability in the city of Bridgeport.” The report also cites the following statistical summaries:

- Cost burden is clearly the biggest housing problem in Bridgeport in terms of sheer numbers – a common trend in many communities across the state and nation today. Affordable housing is an overwhelming housing need for low-income residents in Bridgeport as over 88% of low-income renter households report cost burden or severe cost burden as a problem, and 95% of low-income owner households report severe cost burden or cost burden as a problem. Small related households, other households, and elderly households are those most affected.
- More specifically, page 144 of the report specifically cites the following
 - ✓ *SP-55 Barriers to affordable housing – 91.215(h) Barriers to Affordable Housing In 2019 the City of Bridgeport released, Plan Bridgeport, the City’s plan of conservation and development over the next 10 years. “As documented in Plan Bridgeport, the housing situation is complex as there are contradicting policy problems. Housing is too expensive and not affordable for a large segment of the population”.*
 - ✓ *“At the same time, housing is not expensive enough to generate a profit for real estate developers. The lack of profit incentive has led to an aging housing stock and overall shortage of housing in the City, which in turn is increasing demand for housing at all price points”.*
 - ✓ *‘Plan Bridgeport also reports that older housing stock is more likely to have lead and asbestos hazards, more expensive to heat and cool and more prone to require costly repairs. Older housing is also generally less expensive to buy than newer housing, meaning that households with lower incomes tend to live in housing that has an increased risk of causing health problems and is more costly than newer*

housing to properly maintain. According to the ACS data in the MA-20 Year Unit Built table, 87% of homeowners and 85% of renters live in housing built before 1980 making it pertinent that the City address this issue”.

- ✓ *“The Office of Planning and Economic Development is continually looking to improve and evaluate existing zoning and land use codes so that mixed-use and denser developments may be constructed where appropriate”.*
 - ✓ *“The Department of Housing and Community Development continues to seek, and provide technical assistance to, developers, property owners and service providers who are interested in providing/preserving affordable housing through CDBG, HOME, ESG and HOPWA funding. Greater focus will be place on low/mod income homeownership opportunities with developers for the upcoming years”.*
 - ✓ *“The HCD will work closely with Park City Communities (Housing Authority) and other housing partners to carry out the development of a comprehensive Affirmatively Furthering Fair Housing Plan”.*
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- Based on a Needs assessment undertaken by the PCC, over 10% of its residents have some form of identified disability.

 - The availability of housing units in the city of Bridgeport does not meet the needs of the population in two (2) respects. Many housing units - both rental and owner occupied - are deteriorated - often in violation of City housing code. However, many of the rental units are owned by absentee landlords who are not disposed to make repairs or improvements. At the same time, many homeowners, especially the elderly living on fixed incomes, do not have the resources to make necessary repairs or properly maintain their property and become code violators. Thus, funds for rehabilitation are an important part of the City's housing efforts.

 - Though the quality of housing is an important issue, the greatest housing need in Bridgeport is for rental units affordable to extremely low-, very low-, and low-income households.

WAITING LISTS STATISTICS

An analysis of PCC's waiting list and existing families for Low Income Public Housing (LIPH) and the Housing Choice Voucher (HCV) programs was also conducted to discern the specific housing needs of families in PCC's jurisdiction:

Housing Needs of the Families on the HCV Waiting List as of August 1, 2020			
	# of families	% of total families	Annual Turnover
Total Residents	2276	100%	
Extremely low income <=30% AMI	2056	90.0%	
Very low income (>30% but <=50% AMI)	191	8.3%	
Low income (>50% but <80% AMI)	29	1.2%	
Families with children	1278	56.0%	
Elderly families	267	11.7%	
Families w/disabilities	421	18.0%	
White families	699	30.7%	
Black families**	606	26.6%	
Hispanic families*	897	39.4%	
Asian families	11	.04%	
American Indian	7	0.3%	
* Hispanic families may also be counted as white families ** Black families may be Hispanic			
Characteristics by Bedroom Size (Public Housing Wait List Only)			
1BR	N/A		
2 BR	N/A		
3 BR	N/A		
4 BR	N/A		
5 BR	N/A		
5+ BR	N/A		

Is the waiting list closed: YES

Housing Needs of Families on the LIPH Waiting List as of August 1, 2020			
	# of families	% of total families	Annual Turnover
Total Residents	602		
Extremely low income <=30% AMI	0	0.0	
Very low income (>30% but <=50% AMI)	64	10.6%	
Low income (>50% but <80% AMI)	352	58.5%	
Families with children	273	45.4%	
Elderly families	158	26.3%	
Families with Disabilities	224	37.2%	
White families	366	60.8%	
Black families**	219	36.4%	
Hispanic families*	325	54.4%	
Asian families	13	2.2%	
American Indian	N/A	N/A	
* Hispanic families may also be counted as white families ** Black families may be Hispanic			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	308	51.2%	
2 BR	147	24.4%	
3 BR	100	16.6%	
4 BR	36	6.0%	
5 BR	10	1.7%	
5+ BR	1	0.2%	