

STABLE HOMES, STRONG COMMUNITIES

*Changing the Narrative Around Affordable
Housing in Eastern Connecticut*



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**CENTER FOR
HOUSING
OPPORTUNITY**

The Center for Housing Opportunity works to produce and preserve housing for people of all incomes, ages, and backgrounds in multiple regions of Connecticut. Each Center operates as a place-based strategic partnership that offers housing practice, policy, advocacy, and resources to address regional housing affordability.



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Executive Summary

From the neighborhoods of New London to the woods of Tolland County, from the shore to the hills and everywhere in between, Eastern Connecticut means many things to many people. All of the 530,000 residents in the eastern third of the state, however, share at least one definition for eastern Connecticut: home.

Home means safety. Home means security. Home means comfort, warmth, familiarity, family. There are many common narratives that surround the concept of home. Some of the strongest emotions a person can feel, positive or negative, are connected to the concept of home. This is why making a home can be so enriching, or why being displaced from one can be so traumatic.

In eastern Connecticut there are not enough healthy, stable and affordable homes to go around. Nearly one in three households in New London, Windham and Tolland Counties, and nearly half of renters, are housing cost-burdened, spending more than a third of their income on rent, mortgages, or other housing-related expenses. This means our neighbors are often choosing between housing and other essentials, like healthcare and education. Others are living in unsafe or unhealthy housing, and others can't afford a home at all.

We are not building and rehabilitating enough homes to keep pace with demand. For example, in August, Connecticut had just over 3,500 condominiums and single-family houses for sale compared to about 15,000 on average before the pandemic. The shortage does not affect everyone equally: Black and Latino households are nearly twice as likely to be housing cost-burdened as white households, while two thirds of Black and Latino households live in just 15 of Connecticut's 169 towns and cities.

If our housing system is broken, why can't we fix it? One reason is too many of those who could help change the system either don't know it's a problem, don't think it concerns them, or outright oppose the construction of more housing. We need to build public will by bringing our neighbors off the sidelines and into the fight for affordable housing. To do this, we need to connect the issue to people's own concerns and aspirations by redefining what affordable housing looks like, how it's built, who needs it, and how it contributes to a community. We need a new narrative.

We need a new narrative for affordable housing that attracts more people and inspires them to act.

That's why the Center for Housing Equity and Opportunity of Eastern Connecticut (CHEO) developed this playbook of recommendations to help advocates change the narrative around affordable housing in the region. CHEO conducted surveys and listening sessions with national systems change experts TheCaseMade in 2023 to understand how residents feel about housing and their communities as a whole.



Salem Village, Brooklyn, CT

We are at a critical moment. The housing crisis is impacting more people than ever before, so we have an opportunity to build more support for housing than ever before. A nationwide uprising in support of racial equity took place just a few years ago, so we have an opportunity to make equity part of our call to action. Eastern Connecticut residents feel it. They know the cost of living is rising, instability is growing, and racial and economic inequity is a problem, but they don't see affordable housing as a solution. It's our responsibility to show them.

Those reading this report understand the value of a stable home. You know it's more than statistics or real estate. It's a feeling: a feeling that things will be alright, and that you can tackle troubles and accomplish goals because you have a foundation. Most other people understand this, too, but as advocates we don't really talk about this feeling. Instead, we talk about data or land use, or we get trapped into talking about politics, public assistance or "community character." We're not making a persuasive case.

We need to break down and bypass negative narratives around affordable housing and put new, positive narratives in their place.

The truth is that we're never only talking about housing when we talk about housing, especially "affordable housing." The topic is bound up with other ideas, some positive, many negative. This has been a challenge for housing advocates, but we can turn it into an opportunity. We can tap into the positive ideas associated with "home" and leverage them to build support. Again, we need to recognize the power of narratives, break down the negative narratives around affordable housing and build new, positive narratives in their place.

The idea of "investing in critical community infrastructure" does not necessarily inspire people. Some residents even hear terms like this and distrust them. Affordable housing is critical community infrastructure, but we need to change our messaging to communicate this idea and make it inspiring for our neighbors. What does inspire people? Love. Family. Diversity. Stability. Home. We will move the needle once residents begin associating these positive ideas with affordable housing.

Our surveys and listening sessions revealed some of the aspirations and concerns of eastern Connecticut residents.

"Parents will be thrilled that their 20- and 30-year-olds can move out of the house!"

"The region is getting older. This situation will only drive up the property tax."

"We'll have enough housing that people can access and afford for their budgets."

"Young people will leave the region and the economy will suffer."

"We'll save money! Town's education costs will go down. There will be a ripple effect on household income."

"Some of us face the idea of becoming homeless, with no place to go, or living in unsafe circumstances."

"There will be access to the care folks need that's close to where they live."

"We'll see continued and increased stress on a substantial portion of our population."

"Our young people will have options for staying in the community!"

"The cost of living is going to continue to rise."

The survey responses we gathered revealed widespread anxiety over the cost of living, distrust of government, and a feeling of isolation from the rest of the state. Yet we also found strong connections between neighbors, a desire for diversity, and a deep appreciation for the opportunity and connectivity which eastern Connecticut offers. Ultimately, most residents are simply seeking stability, at home and within their community. Our new narrative must tap into these feelings.

Based on this research, we developed six recommendations to help housing advocates create a new narrative that redefine affordable housing as an asset for everyone, and inspires people to support it. These recommendations are designed to help you build on the positives and reframe the negatives. Use them to improve how you make your case, and let your community know what we're really talking about when we talk about affordable housing.

Use these recommendations to change the way you make your case, and let people know what we're really talking about when we talk about affordable housing.



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Recommendations

Use the following recommendations to shape how you build support for affordable housing within your community.

Different residents have different interests, from homeowners to renters and business owners to local officials. Still, many people across eastern Connecticut share certain concerns and aspirations. These recommendations will help you speak to these concerns and aspirations, and move people to take action in favor of affordable housing.

- 1. Position housing as a solution to common concerns like the rising cost of living and displacement.**
- 2. Clearly establish the connection between affordable housing, jobs, and economic development.**
- 3. Introduce equity to housing conversations and center the stories of those most impacted by rising housing costs.**
- 4. Demonstrate that affordable housing comes in many forms and serves people of many backgrounds and income-levels.**
- 5. Focus on solutions, not problems. Emphasize success stories instead of the negative consequences of the housing shortage.**
- 6. Navigate away from negative narratives. Instead, build optimism and remind residents they have the power to make change.**

1. Position housing as a solution to common concerns like the rising cost of living and displacement.

Why

Some residents are living comfortably and others are living paycheck-to-paycheck, but on the whole, residents are concerned the region is becoming unaffordable. Residents fear the rising cost of living may lead to displacement and homelessness for one's neighbors or oneself, and they recognize this will have a destabilizing effect on the community. We have an opportunity to convert this anxiety around cost of living into support for affordable housing. Underneath it all, residents want stable homes and stable communities. Housing that is affordable contributes to both.

How

Build a sense of agreement with others about the lack of affordability in the region. Once you've found common ground, present housing as a solution. Using a mix of stories and data, clearly connect the increasing cost of housing to the increasing cost of living. Point out that housing is the single-largest expense for most households. For example, about one in three households in Connecticut are cost burdened, meaning they spend more than 30% of their income on housing, including 47% of renters in Tolland County, 46% in Windham County and 40% in New London County. Many homeowners are similarly cost burdened, so reducing the cost of housing will lead to more stable households and communities. Be careful to make your case with data as well as stories about real residents in your community. Stories appeal to people's hearts as well as their heads, and help humanize the housing crisis.

Recommendations in Action

TALKING POINTS TO HELP CHANGE THE CONVERSATION

The Rocky Neck Village down in East Lyme is a great example of affordable housing that works. It's got 56 townhouses, about two thirds of which are for households earning less than area median income (AMI). The New London Homeless Hospitality Center provides assistance to 12 families there who were formerly homeless. So you have neighbors with different economic, social, and racial backgrounds...I heard they're all really enthusiastic about holiday decorations! The school district and police department have also really embraced the development, providing resources and quickly responding to calls. It sounds like a great example of what communities outside New London or Norwich can do on affordable housing.

Recommendations in Action

TALKING POINTS TO HELP CHANGE THE CONVERSATION

Economic development experts and elected officials on both sides of the aisle in Connecticut are telling us that we need affordable housing in order to attract more businesses and grow our workforce. For example, Chris DiPentima, president of the Connecticut Business and Industry Association, said this summer, "the lack of housing growth is the main issue behind the workforce crisis." That says it all right there. We all want to bring economic opportunity to eastern Connecticut, and affordable housing is an essential component of that.

2. Clearly establish the connection between affordable housing, jobs, and economic development.

Why

Many people who may not want affordable housing in their area do want job opportunities and economic development in their area. The reality is there cannot be one without the other. The business community and elected officials from both parties in Connecticut are beginning to make this point. Still, it's not clear to everyone in our region. When we can effectively connect affordable housing to the other aspects of a stable, thriving community that everyone wants, we begin to change the narrative.

How

Connect with the business community in your own town or city and learn how stable housing or the lack thereof impacts their workforce. Help members of the business community become advocates for affordable housing, and center the concept of workforce housing within your own advocacy. In addition, amplify the existing calls from business leaders and elected officials who are already linking affordable housing and economic development.



"Access Community Action Agency is in the business of empowering individuals and communities to achieve and sustain economic stability. The "housing first" model means that we have to help folks find safe, stable, affordable housing for themselves and their families before other pathways to success can be utilized. In a rural landscape with little affordable housing stock, we are constantly challenged to meet people's basic housing needs."

– Kathleen Krider, Access Community Action Agency

3. Introduce equity to housing conversations and center the stories of those most impacted by rising costs.

Why

For the most part, eastern Connecticut residents appreciate and understand the value of economic and racial diversity within their community, and they are concerned the rising cost of housing will reduce diversity. They worry that working-class people are being priced out of their communities, and they recognize that Black and Latino residents deal with a disproportionate share of the region's housing troubles, specifically with regard to unsafe or unhealthy housing. Yet advocates have not successfully tied this trend to the fate of the region as a whole. The added stress upon those most impacted by the rising cost of housing will have ripple effects and negative consequences for the entire community, but residents don't necessarily recognize this. Make this connection for them, and you'll begin to change the narrative.

How

Share data about the people most impacted by the housing crisis, and the role they play within communities. For example, according to United Way, people who are considered "ALICE"—Asset Limited, Income Constrained, Employed—earn more than the Federal Poverty Level but not enough to afford the basics where they live. ALICE workers were celebrated as essential heroes during the COVID-19 pandemic, yet many cannot find stable housing in our region. In addition, point out that more than half of Black and Latino households in Connecticut are housing cost burdened, compared with less than a third of white households, so we can preserve and advance diversity by supporting more affordable housing.

Recommendations in Action

TALKING POINTS TO HELP CHANGE THE CONVERSATION

Many of the people most impacted by rising housing costs are working hard and supporting families, but they just can't get ahead. For example, most households in our region which are considered "ALICE," or Asset Limited, Income Constrained, Employed, are run by working single mothers: 82% in New London County, 76% in Windham County, and 61% in Tolland County. While some people characterize affordable housing as a handout, the data make it clear that people who need affordable housing are working as hard as anyone else, but stability is out of reach for them often because housing is simply so expensive.

"It is especially sad when families or individuals sign a lease for an apartment they know they cannot afford just to avoid being homeless, or settle for an unsafe place because they cannot afford a better place. The lack of affordable housing in Connecticut and particularly in Norwich is a pressing social issue which has ripple effects on the mental and physical health of our citizens."

*– Heydi Mercedes-Zayas, Adult & Family Division Manager,
Norwich Human Services Department*



4. Demonstrate that affordable housing comes in many forms and serves people of many backgrounds and income-levels.

Why

Whether we like it or not, affordable housing connotes something negative for many people. We need to begin to change that connotation to make progress. Households earning less than area median income include teachers, carpenters, and office workers as well as childcare workers, wait staff, and home health aids. In other words, many of our neighbors and those who support our communities are eligible to live in affordable housing. Our research demonstrated that eastern Connecticut residents have a strong affinity for their community, so in order to change the conversation we should demonstrate that their community members—people in their lives—would benefit from affordable housing.

How

Tell the stories of families, older adults and young people who would like to find affordable housing in your community but cannot. Everyone has parents, and many people have children. They would want their parents to age gracefully, and their children to have the option to live nearby. Help people understand on an emotional level that affordable housing is not just for “others,” but that many people including their own neighbors and even their own family members could qualify for it. In addition, point to affordable housing developments which do not conform to the negative architectural stereotype of the “big boxes.”

“I think that the term ‘affordable housing’ invokes images of deeply-subsidized, high-rise, apartment complexes (from the “urban renewal” days) where our most socioeconomically vulnerable neighbors were placed and left to deal with deteriorating buildings and under-resourced staff. That and similar visuals, I believe, are at the heart of opposition to the creation of opportunities for our neighbors to live wherever they would like to, without being burdened and overwhelmed by the cost of that housing. Simply put, everyone, from the c-suites to our servers and cashiers, should have the right to live in safe, quality housing that is free from environmental hazards, and allows us to pay for other necessities.”

— Stephanye R. Clarke
Coordinator
Health Improvement Collaborative
of Southeastern Connecticut



Recommendations in Action

TALKING POINTS TO HELP CHANGE THE CONVERSATION

In Salem, a retiree recently purchased almost 200 acres of mostly open land and hopes the existing farmhouse on the property can be used to provide an affordable place to live for farm workers. He plans to sell 16 acres of the property—including the farmhouse and outbuildings—to the Southeastern Connecticut Community Land Trust to be maintained as affordable housing in perpetuity. It goes to show housing that is affordable comes in all shapes and sizes.

5. Focus on solutions, not problems. Emphasize success stories instead of the negative consequences of the housing shortage.

Why

People naturally experience a fight or flight response when confronted with a challenge. The housing shortage in particular can be an intimidating and poorly understood challenge, so it's not surprising that people often back away instead of acting. Instead of motivating people to act, the negative consequences of the housing shortage frighten people. As a result, residents are more likely to focus on their own stability instead of thinking about helping others. By leading with solutions, we foster hope within residents instead of fear. This is a key first step toward changing the narrative.

How

Find examples of what is working in your own region, elsewhere in Connecticut, or even nationally. It could be a new zoning proposal, a particular affordable housing development, a homeownership program, or something else. The key is to show people that positive change is possible—in fact, it's already happening. Tell a story about a real family or a real community that hits people on an emotional level and makes them want to stand and fight for affordable housing.

Recommendations in Action

TALKING POINTS TO HELP CHANGE THE CONVERSATION

There are successful programs in our region that help residents find affordable places to live. For example, Lisa Dodson is a single mother who has been living in eastern Connecticut for more than 25 years. This year, she became the owner of a new home in Willimantic through a program managed by Habitat for Humanity. Applicants to Habitat's program help construct their new home by putting in hours of "sweat equity," taking classes on relevant topics such as home maintenance and personal finance, and saving for their mortgage with assistance from United Way of Southeastern Connecticut and Liberty Bank. This program and others like it provide a new lease on life to residents in our region, but they need more support to match the scale of need.

6. Navigate away from negative narratives. Instead, build optimism and remind residents they have the power to make change.

Recommendations in Action

TALKING POINTS TO HELP CHANGE THE CONVERSATION

When it comes to housing, sometimes we hear that Hartford doesn't know what's best for our communities. I can understand that perspective, but we are not talking about Hartford, we are talking about what's happening here in our community. There are many organizations creating successful affordable housing developments across eastern Connecticut and a few local governments helping them do it. If we want a vision for housing that's driven by the local community, we need look no further.

Why

Negative narratives suck up all the air in the room. The more time you spend trying to refute someone else's negative vision, the less time you spend building and sharing your own positive vision. Our research found certain narratives dominate conversations around housing in eastern Connecticut: the government is not capable of making positive change; and residents must look outside our region for affordable places to live. These narratives rob people of their agency. Instead, we need to empower people and foster a sense of optimism so people are willing to lean in and fight for their communities.

How

Reframe conversations away from negative narratives and towards your own positive vision for housing in your community. Constantly pivot back toward the common ground, like the need for more affordability, and the positive correlation between affordable housing and economic development. Use success stories to demonstrate that moving away is not inevitable. In other words, don't fall into someone's trap: set a positive tone for the conversation based on the lived reality of your community.



CENTER FOR HOUSING EQUITY AND OPPORTUNITY

EASTERN CONNECTICUT

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CONNECTICUT COLLEGE educates students to put the liberal arts into action as citizens in a global society. The College promotes an understanding of local, regional, national, and international peoples, groups, cultures, and issues, and encourages students to take a life-long interest in them.



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THE HOUSING COLLECTIVE is a CT-based nonprofit agency that applies a Collective Impact framework to deliver solutions to the most pressing housing problems. Focused on ending homelessness and creating equitable access to housing opportunities for all, the Housing Collective provides the leadership and support that enables productive, regional collaboration across organizations and sectors and drives systems change.



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PARTNERSHIP FOR STRONG COMMUNITIES is a statewide nonprofit policy and advocacy organization dedicated to ending homelessness, expanding affordable housing, and building strong communities in Connecticut. PSC creates and promotes supportive and affordable housing, and community development and connects key state and federal policymakers, local officials, corporate leaders and nonprofit organizations.



UNITED WAY OF SOUTHEASTERN CT'S mission is to inspire and coordinate the generosity and commitment that sustains a united, thriving community. Generous donors and volunteers enable United Way to support a network of health and human service programs and initiatives in New London County that help people in need and improve community conditions in four areas: Basic Needs; Community Wellness; Promoting Independence; and Thriving Children.

To learn more, visit cthousingopportunity.org or write to beth@thehousingcollective.org

