

Existing buildings and affordable homes: a pragmatic choice

By Renée Tribert

Habitat for Humanity of Greater New Haven

News media remind us regularly that there is a dearth of housing, both nationwide and in Connecticut. The people the most affected are seniors, the disabled, and those earning low wages. These households are termed “cost-burdened”—meaning that they spend more than 30 percent of their incomes on housing. In Connecticut in 2022, there were three cost-burdened households for each available affordable rental unit. The gap is even larger today after market changes wrought by the Covid pandemic and its aftermath have further increased costs for available units.

Another facet of the housing gap in Connecticut relates to zoning patterns that may deter the creation of affordable homes or apartments: 91 percent of residential zones are for single-family housing, and only two percent for multi-family units (other residential zones include village density and mixed-use areas). One legislative effort aimed at changing this landscape and promoting affordable housing, known as Section 8-30g, has been in effect since 1990: under it, developments with affordable units can generally only be denied on the basis of health or safety issues. This law sometimes results in threats to existing or historic buildings, but this is a concern that preservationists may confront with new development proposals in general.

Preservation Connecticut believes that access to affordable housing is a civic responsibility and not automatically at odds with our historic buildings and neighborhoods. Indeed, preservation offers many opportunities to support and supplement affordable housing. Donovan Rypkema, the economics guru for historic preservation, has pointed out that less expensive older homes, apartment buildings, and neighborhoods provide about 30 percent of housing for households below the poverty line, low-income renters, the elderly, and Black and Brown homeowners. He thus exhorts us “to quit tearing down



In 2019, Habitat for Humanity of Greater New Haven rehabbed this neglected Greek Revival house with financing from a variety of community sources, including a grant from the New Haven Preservation Trust for the porch.

older and historic housing.” The Urban Institute reminds us that preserving existing affordable housing and rehabbing old buildings with affordable units “prevents displacement, is generally cheaper than building new housing, and conforms to existing land-use patterns.” Perhaps just as important, many older and historic neighborhoods are home to families from differing economic levels which together knit social and communal ties into pride of place.

Affordable housing is not a new issue.

There have always been Americans struggling to make ends meet. The federal government first began seeking solutions during the Great Depression. But many federal policies and projects have only deepened divisions by wealth. From highway construction and urban renewal to the shift to voucher systems and private management in public housing, low-income communities have been displaced and isolated with fewer and fewer housing options.

How has historic preservation responded to the need for affordable housing?

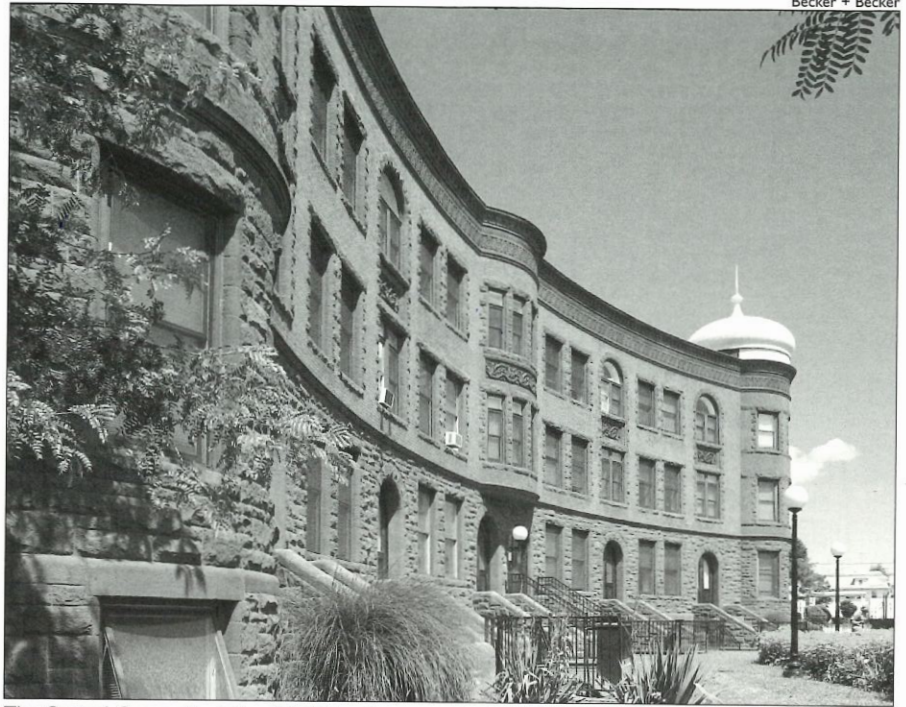
Preservation literature shows a thirty-year record of arguments that favor affordable housing as a reuse for old buildings. As early as 1995, the National Park Service began issuing *Case Studies in Affordable Housing through Historic Preservation*; these examples demonstrate how buildings recognized for their architectural or historic significance can also add to the availability of housing options.

Also in 1995, the Advisory Council on Historic Preservation issued a policy statement on “Affordable Housing and Historic Preservation.” Updated in 2006 and 2023, it notes the importance of the nation’s existing housing supply in meeting affordable unit needs and of rehab for the 40 percent that is at least 50 years old.

“Affordable Housing & Density,” a 2021 brief from the National Trust for Historic Preservation and Preservation Partners sums up the paths through which preservation can contribute to the supply of affordable housing: creating new units through adap-



The Hartford Land Bank renovated this 1915 apartment building on Homestead Avenue.



The Central Connecticut Coast YMCA offers permanent supportive housing in Bridgeport through Alpha Community Services. Here, the Edinburgh Crescent.

tive reuse of vacant and underused buildings; rehabbing existing subsidized and public housing; preserving older, “naturally occurring” affordable housing; and adding thoughtful infill in old neighborhoods and historic districts.

What have federal and state governments done to encourage rehab of existing buildings for affordable housing?

Since its introduction in 1976, the Federal Historic Preservation Tax Incentives Program has helped create more than 172,000 low- and moderate-income units in historic buildings. Much of this has likely occurred through twinning with the Low Income Housing Tax Credit created in 1986; the combination often is part of the funding stack for adaptive use of large former commercial and industrial buildings. As the gap between supply and need continued to widen, the federal government began to focus on retention of the existing public housing supply, and in 2005, the Department of Housing and Urban Development (HUD) published *Best Practices for Effecting the Rehabilitation of Affordable Housing* with recommendations for reducing barriers to rehab.

In Connecticut, the legislature authorized a five-percent increase to the 25

percent historic rehabilitation tax credit for income-generating projects with affordable units in 2007, a powerful incentive. In 2012, HUD introduced the Rental Assistance Demonstration (RAD) which funds public housing agencies to make repairs and improvements to existing public housing; Connecticut agencies have already rehabbed 2,365 units and have another 1,193 units lined up. More recently, responding to the post-Covid scarcity of housing options, \$85 million was appropriated in the 2023 Pathways to Removing Obstacles to Housing (PRO Housing) HUD grants to state and local governments; a variety of projects, from land use regulation revisions to rehabilitation projects, are eligible across 150 Connecticut communities.

Connecticut non-profits work to provide housing, often in existing buildings.

Housing insecurity can be found in our urban centers as well as in rural communities. Many local, regional, and national organizations have been working for decades, with and without historic incentives, to provide a decent place for people in need to live in Connecticut, often in existing buildings.

Defining support for low-income housing as an integral part of its mission,

the First Congregational Church of Coventry purchased the 19th century Lang house in 1982 and converted it to low-income apartments.

Neighborhood Housing Services of New Haven has been rehabbing distressed houses for low- and moderate-income families since 1979. A recent social media post celebrated forty years of home ownership at one of its first projects.

Founded in 1976, Habitat for Humanity has seven chapters across Connecticut that provide housing through new construction and rehabs. In 2019, the New Haven chapter restored a neglected Greek Revival house built in 1833; the project was financed through a variety of community sources with technical assistance from the New Haven Preservation Trust and PCT but received no tax credits.

The Central Connecticut Coast YMCA offers permanent supportive housing in Bridgeport through Alpha Community Services. Hundreds of units fill both new and historic buildings including the Edinburgh Crescent rowhouses (1889), the 1929 Tudor Revival YMCA building, and ten historic homes around Washington Park.

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