Needs-Based Affordable Housing Assessment

Stamford, Connecticut
2025
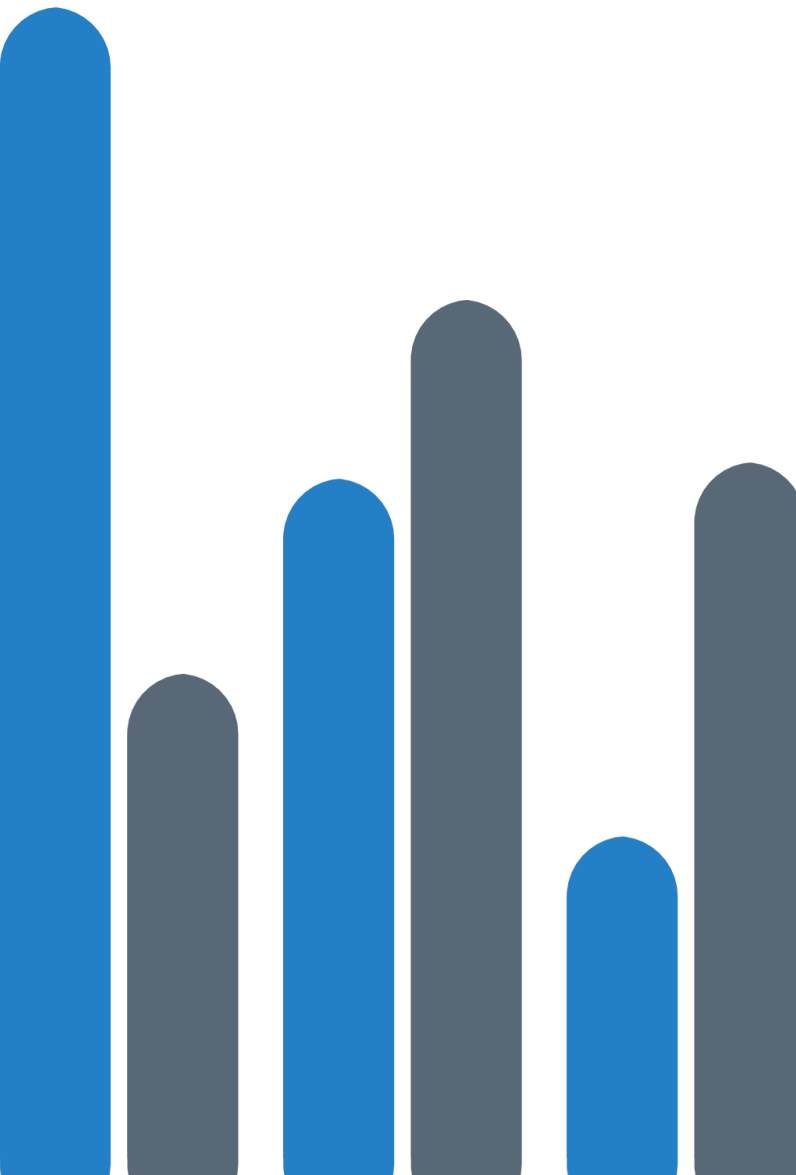
DataHaven

CHARTER OAK
COMMUNITIES

Charter Oak Communities provides housing opportunities and human services to enable Stamford residents to thrive.

DataHaven

DataHaven is a non-profit organization with a 30-year history of public service to Connecticut. Our mission is to empower people to create thriving communities by collecting and ensuring access to data on well-being, equity, and quality of life. DataHaven is a formal partner of the National Neighborhood Indicators Partnership of the Urban Institute in Washington, D.C.

This report was created in partnership with the Vita Health and Wellness Partnership and the City of Stamford, Connecticut.

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EXECUTIVE SUMMARY

The goal of this report is to estimate the number of low-income households in Stamford, Connecticut, and the number of housing units affordable to them. We combined publicly available data with information collected from 10 area organizations who serve the housing-insecure population, and surveyed a small number of their clients. Together, these data provide clearer insight into the challenges these households face due to housing insecurity.

- Housing in Stamford and Connecticut has become less affordable since the turn of the century for many reasons, including stagnating wages and rising housing costs. **(pp. 7–9)**

- The very poorest renters in Connecticut face significant challenges meeting basic needs and are most at-risk for eviction. **(pp. 10–11)**

- There are 14,500 low-income renter households in Stamford. This includes 14,400 households that are considered low-income based on the 2023 U. S. Department of Housing and Urban Development Median Family Income (HUD MFI) thresholds, plus another 100 homeless households. **(pp.12–14)**

  - Of these, 2,700 households are stably housed in units they can afford, with adequate kitchen and plumbing facilities, and in conditions that are not overcrowded.

  - About 100 households are homeless.

  - Another 11,300 are cost-burdened—they pay more than 30 percent of their income to housing costs, and thus cannot comfortably afford the housing they are in.

  - The final 400 can comfortably afford their homes, but are in otherwise unstable conditions including overcrowding, lack of adequate kitchens or plumbing.

- 5,900 owner households are considered low income. About 1,300 are stably housed. Virtually all of the remainder of these households are cost-burdened, but not otherwise unstably housed. **(pp.12–14)**

- Low-income households in Stamford are more likely to include children or be headed by a householder age 65 or over. Most would need a studio or 1-bedroom unit they can afford. **(pp. 15–17)**

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- Stamford has about 13,800 affordable renter-occupied units, about 700 fewer units than low-income households. These units are not adequately distributed according to the households in need by their income. **(p. 18)**

  - There are 7,500 Extremely Low Income households (those earning up to 30 percent of the HUD MFI, and homeless households) and only 3,400 renter housing units affordable to this income group, for a deficit of 4,100 units.

  - There are 4,600 Very Low Income renter households (earning from 30 to 50 percent of the HUD MFI) and 5,700 units affordable to this group, for a surplus of 1,100 units.

  - There are 2,400 Low Income renter households (earning from 50 to 80 percent of the HUD MFI) and 4,700 units affordable to this group, for a surplus of 2,300 units.

- Charter Oak Communities, Stamford's public housing authority, maintains about 1,500 subsidized housing units. The City of Stamford keeps a listing of about 800 below-market-rate units. Other area organizations manage affordable housing units or provide direct housing support. Collectively, these units align with counts from various data sources. **(pp. 19–23)**

- Most low-income households pay more than 30 percent of their income to housing costs. With little income left over, households turn to area organizations for assistance paying for food, medicine, transportation, and other basic needs. **(pp. 24–27)**

  - According to staff at these organizations, overall client need has increased in the past several years. Clients reported being unable to pay for housing at some point in the past year at more than quadruple the rate of the overall Stamford population. **(pp. 28–29)**

- In Connecticut and Stamford, demand for affordable housing continues to outpace supply, and homelessness is on the rise. Additional research could help inform investment in programs and services that help prevent low-income families from losing their homes. A number of other livability programs could benefit all Stamford residents. **(pp. 30–31)**

INTRODUCTION

This report aims to contribute to the greater understanding of low-income households in Stamford, Connecticut, and the challenges they face in obtaining affordable housing. A number of reports[1] have defined and quantified the number of affordable housing units needed across Connecticut and within Stamford's planning region.[2] In addition to estimating the number of households in need of affordable housing, we also describe the characteristics of low-income households who are unstably housed.[3] This adds context to the hardships these households face when they overpay for housing, lose their housing, enter the shelter system, and/or try to obtain or maintain housing. This report combines publicly available data, client data from Stamford-area organizations, interviews from local organizations who serve housing-insecure people and families, and surveys collected from these individuals themselves.

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[1] See Wilkerson, M., Miller, M., Sherrill, J., Beauchamp, C., & Kim, J. (2025, May 19). *Connecticut Fair Share Housing Study*. EcoNorthwest. Available at https://storymaps.arcgis.com/stories/b4f07796ae7f431f9a39611a8bbb3e2c and Stewart, C., Tatian, Peter A., Lo, L., Davila, K., & Walker, F. (2021, February 4). *Housing Connecticut's Future: Meeting the State's Affordable and Accessible Housing Needs*. Urban Institute. Available at https://www.urban.org/research/publication/housing-connecticuts-future-meeting-states-affordable-and-accessible-housing-needs.

[2] Stamford is part of the Western Connecticut Council of Governments. Together with Greater Bridgeport Council of Governments, the region comprises most of Fairfield County. For the purpose of affordable housing development, the state of Connecticut combines the two Councils of Government.

[3] "Unstably housed" is defined as households who have one or more of the following housing conditions: cost-burden (paying more than 30 percent of household income to housing costs), overcrowding (more than 1.01 persons per room), inadequate kitchen facilities, or inadequate plumbing facilities.

RECENT HOUSING TRENDS IN STAMFORD, CONNECTICUT

Connecticut's housing landscape has changed in many ways since the turn of the century. This section briefly describes key drivers of the housing shortage and increasing housing costs from 2000 to 2023, the year for which the latest data are available.

Figure 1. Wages have stagnated since 2000 while renters pay an increasing share of their income to housing costs

Selected housing characteristics, Stamford and Connecticut, 2000 and 2023

	Connecticut		Stamford	
	2000	2023	2000	2023
Total households	1,301,670	1,420,170	45,399	54,165
Pct. owner-occupied	67%	66%	57%	48%
Pct. renter-occupied	33%	34%	43%	52%
Median household income (in 2023 dollars)	$95,108	$93,760	$106,487	$107,474
Median gross owner costs as a percentage of household income	20%	20%	23%	21%
Median gross renter costs as a percentage of household income	25%	31%	26%	31%

The homeownership rate in Connecticut has declined only slightly since 2000—from 67 percent to 66 percent in 2023. Meanwhile, the rate in Stamford has since dropped to a minority of households—from 57 percent in 2000 to 48 percent in 2023. This change was driven by a housing development boom in Stamford which added thousands of multifamily units.

From 2001 to 2004, Stamford permitted an average of 86 single family units and 164 multifamily units per year. From 2020 to 2023, the single-family permit rate dropped to 28 per year, while multifamily unit permits increased to 240 per year.[4]

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[4] Authors' calculations based on data from the Connecticut Department of Economic and Community Development data, available at https://portal.ct.gov/decd/content/about_decd/research-and-publications/01_access-research/exports-and-housing-and-income-data.

Furthermore, smaller and more affordable multifamily, owner-occupied units such as condos have fallen out of favor with real estate developers. This has perhaps prevented some renters who would otherwise prefer to own a home from becoming homeowners due to the high costs associated with larger single-family homes. An emerging preference for walkable neighborhoods with access to transit, especially Metro North, may also prevent some renters from owning homes that are farther away from these amenities.

Renter cost-burden rates have increased across the state due to the fact that rents have risen while wages have stagnated. In 2000, the median household income in Stamford (adjusted to 2023 dollars) was $106,487, and the average renter paid about 26 percent of their income to housing costs. In 2023, the median household income in Stamford had increased only slightly, but the average renter now paid 31 percent of their income to housing costs, while owners paid only 21 percent of their income to housing costs—less than the share they paid in 2000. See **Figure 1**.

Fairfield County has a relatively high median income compared to the state, but the high cost of living and growing wealth inequality[5] means that the U.S. Department of Housing and Urban Development (HUD) must account for the mismatch in its area-specific, modified income limits. The modified income limits are referred to by HUD as "Modified Family Income" (MFI). In FY2023, the HUD MFI for the area including Stamford[6] was estimated at $171,300. To generate income thresholds for housing subsidy program eligibility (see the *Federal and State Support and Subsidy Programs* section below), HUD provides calculations based on the number of people in a household and their income.

Throughout this report, we will refer to households based on three common income thresholds set by HUD. These are:

- Households earning 30 percent of the HUD MFI for their family size are described as **Extremely Low Income**,

- those earning between 30 and 50 percent are described as **Very Low Income**,

- and those earning between 50 and 80 percent are described as **Low Income**.

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[5] Plerhoples, S., Teles, D., Rajninger, T., Lo, L., Davila, K., Abraham, M., & Hills, T. (2025, March 28). *The Upside—Growth, Potential, and the Future of Fairfield County, Connecticut.* Urban Institute. Available at https://www.urban.org/research/publication/upside-growth-potential-and-future-fairfield-county-connecticut.

[6] Other towns in this area include Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, and Wilton. The high incomes in this area and proximity to New York City drive up the cost of housing, which is reflected in the fact the HUD MFI value exceeds Stamford's median household income.

Figure 2 provides the income limits for households up to four persons, although income thresholds can be calculated for households of any size.

Figure 2. Income limits vary by the number of people in a household for HUD's MFI calculations
HUD MFI limits for households up to four persons, Stamford area, FY2023

	1-person	2-person	3-person	4-person
Extremely Low Income	$36,000	$41,150	$46,300	$51,400
Very Low Income	$60,000	$68,550	$77,100	$85,650
Low Income	$75,750	$86,550	$97,350	$108,150

Generally, for a home to be considered affordable, a household is expected to pay no more than 30 percent of its income toward housing costs. Many higher-income households may choose to pay more because they will have sufficient income left over to pay for other necessities. However, many low-income households are often forced to pay more than 30 percent of their income to housing costs and may go without other basic needs including food, education, and health care. Because low-income households often pay higher shares of income to rent, they risk being unable to afford rent in the event of a sudden financial challenge. Coming up short on rent or missing payments lead many low-income households to lose their homes.

For context, a single-person household earning the Extremely Low Income limit of $36,000 (about the average annual income for a full time food service worker in Stamford)[7] would need to pay no more than $900 for an apartment for the unit to be considered affordable. However, the median rent for a studio apartment in Stamford is $1,446,[8] which would be 48 percent of her income. To make up the difference, she would need more than $500 in subsidies—and the time and paperwork to apply—or the luck to obtain a deeply affordable unit in a development with units set aside for below market rate rent. More likely, however, she will pay a higher rent than she can afford and go without other needs. She may be stuck in a cycle of working as much as possible to cover her rent instead of pursuing more education, spending time applying for higher paying jobs, or getting the social and emotional support she needs from friends and family.

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[7] DataHaven analysis (2023) of annual employment data from the Connecticut Department of Labor, available at https://www1.ctdol.state.ct.us/lmi/202/202_annualaverage.asp

[8] American Community Survey, 2019–2023 5-year estimates, table B25031.

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In 2024, more than 70 percent of adult renters in Connecticut earning under $30,000 reported that they were just getting by financially, and almost half had trouble paying for food. A quarter reported having trouble paying rent, and more than one-third reported having to stay home due to a lack of reliable transportation. See **Figure 3**.

Figure 3. Low-income renters have greater difficulty meeting basic needs than higher-income renters
Share of Connecticut renters by income group, 2024
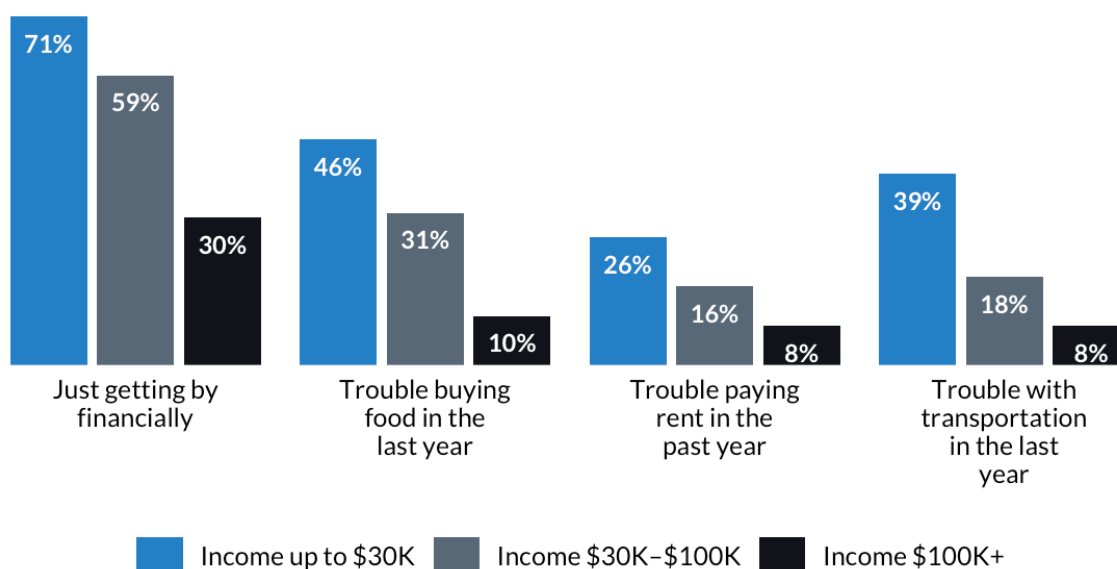
Stamford is unique among Connecticut municipalities in that it has a large share of higher-income renters.[9] As a result, the number of eviction filings per 10,000 renters includes a large number of households who are less likely to face eviction due to their higher incomes. The current rate of eviction filings (January–May, 2025, monthly average) is 4.38 per 10,000 renter households, compared to an average of 30.2 per 10,000 renter households in Connecticut during that same period.[10] However, based on information provided by the City of Stamford, an average of 16 evictions per month in FY2023–24 were completed. There are typically many more eviction filings than completed evictions.

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[9] 51 percent of renters in Stamford earn $75,000 or more, compared to 33 percent in Connecticut, 25 percent in Bridgeport, 21 percent in Hartford, and 26 percent in New Haven. American Community Survey 2019–2023 5-year estimates, table B25106.

[10] DataHaven analysis (2025) of eviction data collected from EvictionLab v2.0 available at https://evictionlab.org/eviction-tracking/.

Households can be evicted from their homes for a number of reasons, but failure to pay rent is among the most common. In addition to losing their homes, evicted households often lose their communities and belongings as well. Studies show that eviction can lead to job loss and poverty, and is associated with a host of physical and mental health issues.[11]

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[11] See Desmond, M & Gershenson, C. (2016, January 9). Housing and employment insecurity among the working poor. *Social Problems 63(1)*, 46–67. https://doi.org/10.1093/socpro/spv025; Collinson, R., Humphries, J.E., Mader, N., Reed, D., Tannenbaum, D., & van Dijk, W. (2023, September 18). Eviction and poverty in American Cities. *The Quarterly Journal of Economics 39(1)*, 57–120. https://doi.org/10.1093/qje/qjad042; Acharya, B., Bhatta D., & Dhakal, C. (2022, October). The risk of eviction and mental health outcomes among the U.S. adults. *Preventive Medicine Reports 29*. https://doi.org/10.1016/j.pmedr.2022.101981; and Vásquez-Vera, H., Palència, L., Magna, I., Mena, C., Neira, J., & Borrell, C. (2017, February). The threat of home eviction and its effects on health through the equity lens: A systematic review. *Social Science and Medicine 175*, 199–208.

PROFILE OF STAMFORD'S LOW-INCOME HOUSEHOLDS

Throughout this section, values will be rounded to the nearest 100 to emphasize that these are estimates.

The primary data source for this report, the American Community Survey, samples a small percentage of households each year. This survey is conducted at the address-level, which excludes people who are homeless and not staying in another person's home. Using data from the 2024 Point-in-Time count[12] and estimates from The Housing Collective as reported by the Coastal Connecticut Times,[13] we estimate that there are about 100 homeless households (single people and families including those with children) in Greater Stamford. Therefore, we include an additional 100 households in the Extremely Low Income group. See the *Methods* section for more details.

An estimated 14,400 renter households and 5,900 owner households in Stamford are considered low-income (earning up to 80 percent HUD MFI). An additional 100 homeless households are included in the Extremely Low Income group. **Figure 4** summarizes these households by income threshold.

Figure 4. Half of low-income renters are in the Extremely Low Income group
Number of households by tenure and income group, Stamford, 2023. Values are rounded to the nearest 100.

	Renter households	Owner households	Homeless households (estimated)
Extremely Low Income	7,400	2,300	100
Very Low Income	4,600	2,200	N/A
Low Income	2,400	1,400	N/A
Total low-income households	14,400	5,900	100

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[12] Nutmeg Consulting. State of Connecticut Point-in-Time Count of Individuals and Families Experiencing Homelessness. (2024). Available at https://www.ctbos.org/wp-content/uploads/PIT-2024-Nutmeg-Final-Report_2024.07.30.pdf.

[13] Prinz, K. (2024, December 8). *With homelessness on the rise in Fairfield County, Stamford invests in warming centers*. Coastal Connecticut Times. Available at https://www.coastalconnecticuttimes.com/with-homelessness-on-the-rise-in-fairfield-county-stamford-invests-in-warming-centers/.

About 2,700 low-income renter households are stably housed. Another 11,300 are cost-burdened only, while the remaining 500 have some issue other than cost-burden. Nearly all low-income owner households are cost-burdened. See **Figure 5**.

Figure 5. Most low-income households are cost-burdened

Number of low-income households by tenure and housing condition, Stamford, 2023. Values are rounded to the nearest 100.

	Renter households	Owner households
Stably housed	2,700	1,300
Cost burden only	11,300	4,500
Some issue other than cost burden*	500	100
Total low-income households	14,500	5,900

* Issues include overcrowding (more than 1.01 persons per room excluding kitchens and bathrooms), lack of complete kitchens or plumbing, and homelessness. Homeless households are included with renter households.

The median share of income paid toward housing varies by income group and tenure, but all exceed 30 percent—the federal government's guideline for affordability. See **Figure 6**.

Figure 6. Low-income households pay high shares of their income to housing costs

Share of income paid to housing costs by tenure and income group, Stamford, 2023

Renters

Extremely Low Income	Very Low Income	Low Income	Not Low Income
72%	41%	37%	21%

Owners

Extremely Low Income	Very Low Income	Low Income	Not Low Income
84%	37%	31%	15%
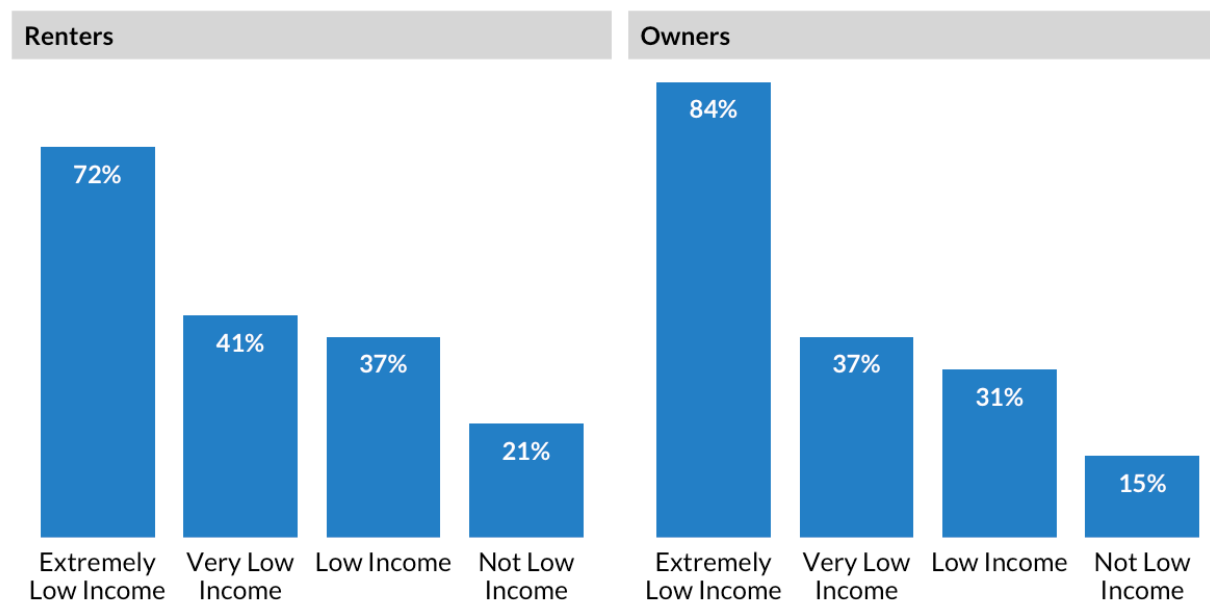
To put it another way, Extremely Low Income renters are paying about $1,100 more than they can comfortably afford toward housing costs each month. Very Low Income renters are paying about $500 more, and Low Income renters are paying about $200 more. Extremely Low Income owners are paying about $1,300 more than they can comfortably afford, Very Low Income owners are paying about $400 more, and Low Income owners are paying about $300 more.[14]

An estimated 5,900 owner households are low-income. About 1,300 low-income owners are stably housed—not cost-burdened, overcrowded, or lacking kitchen or plumbing facilities. Another 4,500 are cost-burdened only, and 100 have some other issue only (see **Figure 5**). For households who are cost-burdened, programs like utility assistance could be one option for low-income owners to lower their housing costs.

We estimate that 0.9 percent of Stamford mortgage-holders were 30 to 89 days delinquent on their mortgage payments in 2023, and another 0.3 percent were 90 days or more delinquent on payments.[15] On top of the social and emotional shock of losing one's home, foreclosure negatively impacts a person's credit score, making it more difficult to obtain housing in the future. Some research suggests that households that undergo the foreclosure process are less likely to purchase a home again and are more likely to default on other debt. This cycle can eventually push these households into eviction.[16]

Because significantly more renters than homeowners are low-income, the remainder of this report will focus on renter households.

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[14] See Methods section for more information on these estimates.

[15] Authors' calculation of mortgage delinquency data from the Consumer Finance Protection Bureau, available at https://www.consumerfinance.gov/data-research/mortgage-performance-trends. See the Methods section for more information.

[16] Diamond, R., Guren, A, & Tan, R. (2020, June). The effect of foreclosure on homeowners, tenants, and landlords. *National Bureau of Economic Research*. Available at http://www.nber.org/papers/w27358.

Extremely Low Income and Very Low Income renter households in Stamford are more likely to have a householder age 65 or older, and more likely to include children. Older householders may be on fixed incomes and in need of accessibility features, or supportive and/or assistive services. The presence of children adds additional costs for childcare, school supplies, and other needs, making housing affordability a key concern for managing the household's budget. See **Figure 7**.

Figure 7. Low-income renter households are more likely to have children or be headed by a person age 65 or over

Share of households by select characteristic and income group, Stamford low-income renters, 2023

Households with children	Householder aged 65+

All renter households	Extremely Low Income	Very Low Income	Low Income	All renter households	Extremely Low Income	Very Low Income	Low Income
24%	28%	33%	31%	18%	30%	23%	16%

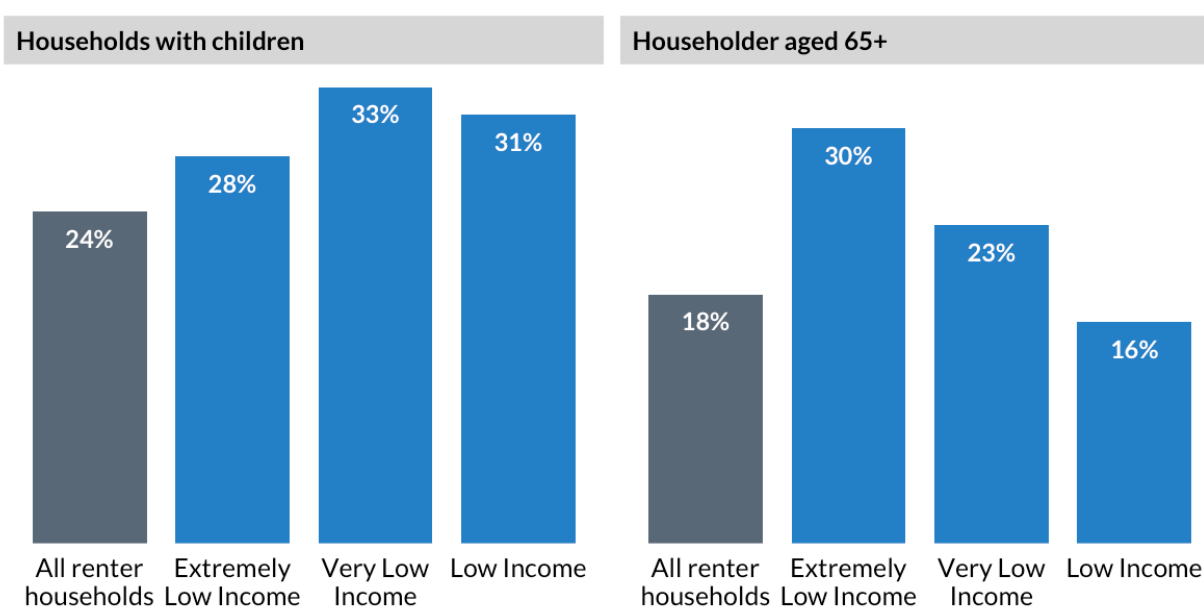**Figure 8** shows the household composition of the 11,300 low-income renter households who are cost-burdened. The plurality of these households across each income group are single people living alone.

Figure 8. Across income groups, the most common household composition for low-income renters is a single person living alone
Share of households by household composition and income group, Stamford low-income renters, 2023
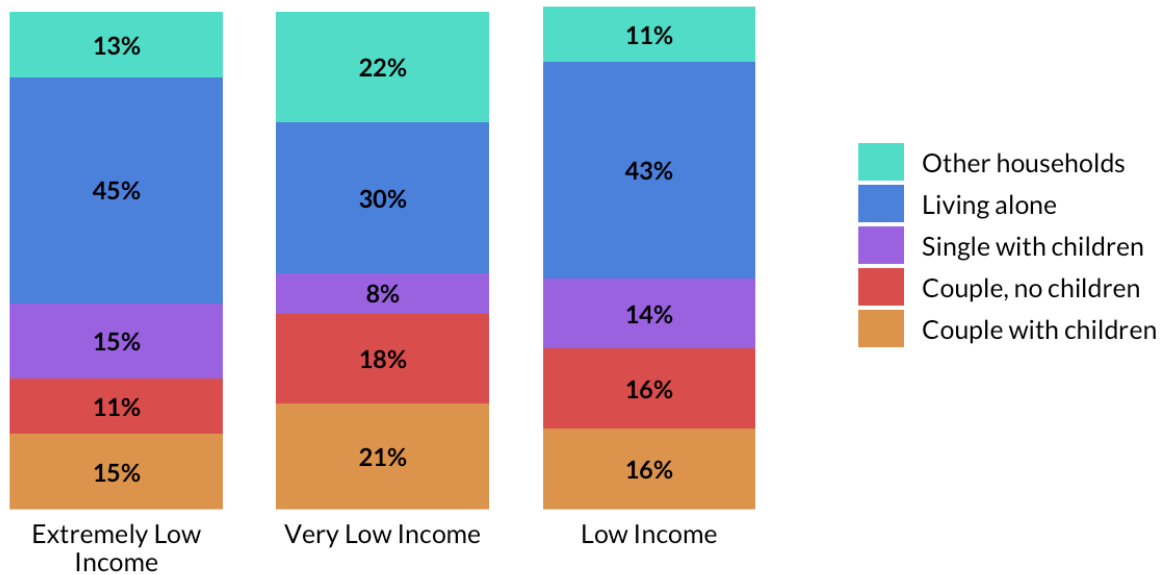
Based on the existing number of people in each low-income renter household, and assuming the single adults and couples without children could comfortably live in a studio or one-bedroom apartment, most of the demand for affordable units would be for studio and one-bedroom units. See **Figure 9**.

Figure 9. Most low-income renters would need a studio or 1-bedroom apartment they can afford
Estimated unit configuration needed for Stamford low-income renters

Extremely Low Income:
- 56% Studio or 1-bedroom
- 13% 2-bedroom
- 15% 3-bedroom
- 16% 4+ bedroom

Very Low Income:
- 48% Studio or 1-bedroom
- 18% 2-bedroom
- 11% 3-bedroom
- 23% 4+ bedroom

Low Income:
- 59% Studio or 1-bedroom
- 4% 2-bedroom
- 15% 3-bedroom
- 22% 4+ bedroom

Legend:
- Studio or 1-bedroom
- 2-bedroom
- 3-bedroom
- 4+ bedroom
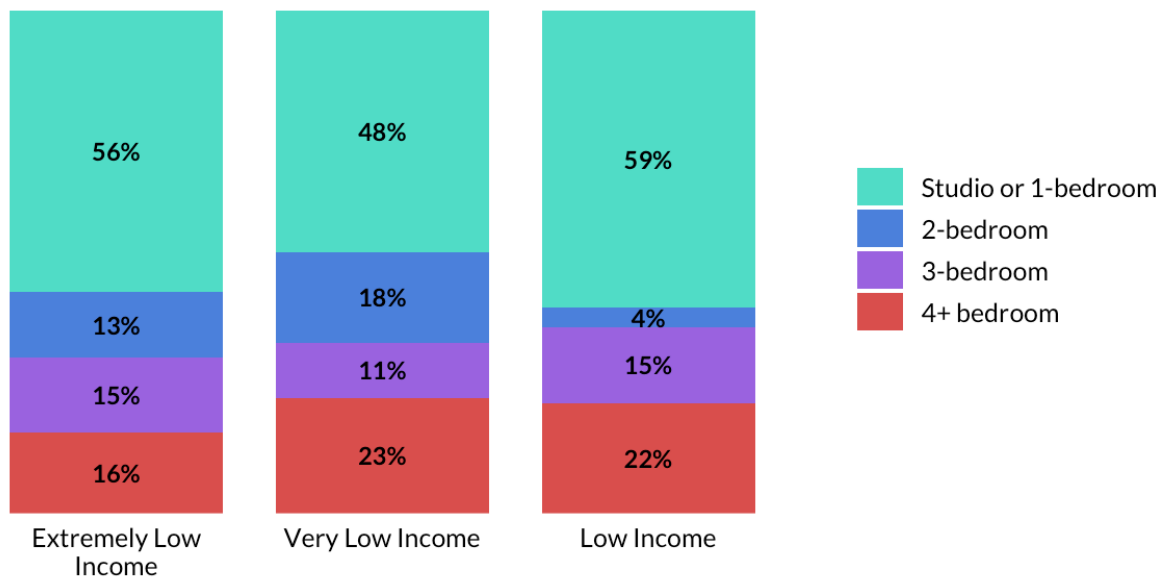
EXISTING AFFORDABLE HOUSING UNITS IN STAMFORD

The section above describes the existing count and composition of low-income **households** in Stamford. This section focuses on **housing units**.

Using the same data source as above, affordable rental units were calculated using the maximum affordable rent based on HUD FMI limit and the unit's current tenants' household size. See the *Methods* section for more details.

In 2023, there were 13,800 affordable renter housing units in Stamford, compared to 14,500 low-income renter households. In other words, there are 700 fewer affordable housing units than low-income households.

The existing units are not adequately distributed according to need by income limit. **Figure 10** shows a large gap in the number of units affordable to Extremely Low Income households versus the number of households in need. At the same time, there is a surplus in the number of units affordable to the other income groups relative to households in need.

Figure 10. There are about 700 fewer affordable rental units than low-income renter households in Stamford, with the largest deficit in the Extremely Low Income Group
Number of households and housing units by income group, Stamford low-income renters, 2023. Values are rounded to the nearest 100.
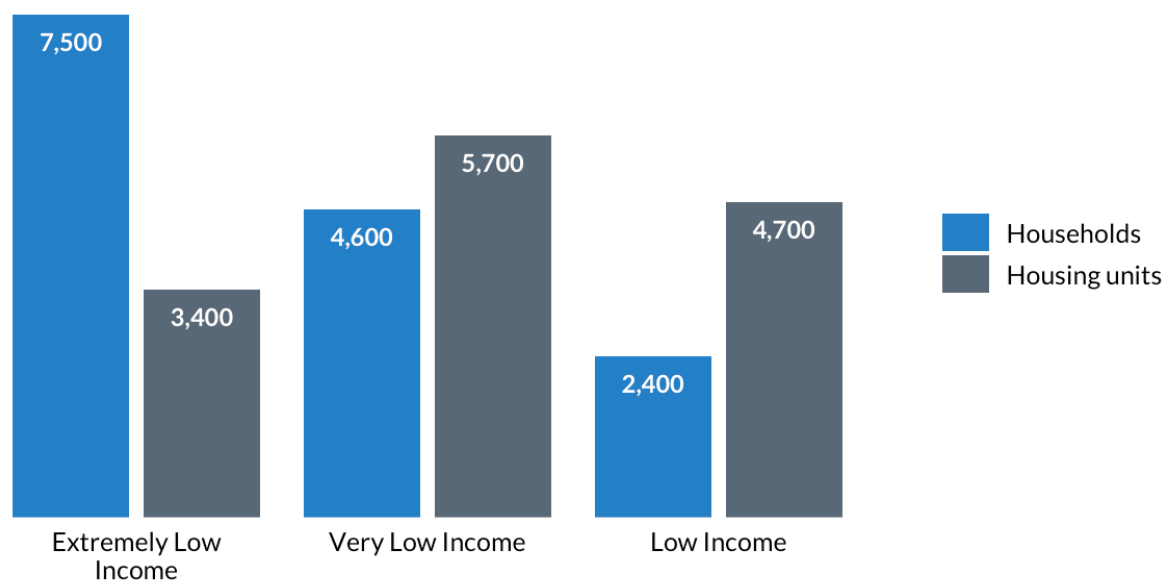
The large gap in the number of units needed for Extremely Low Income households reveals that the market is not meeting demand. There are a number of factors that influence the development of affordable housing, especially deeply affordable housing. For example, the cost of construction and maintenance is partially offset by income generated from rent, so deeply affordable units are often built at a monetary loss or with financing through state and federal grants, loans, or subsidies—funding sources which are finite and competitive.

CHARTER OAK COMMUNITIES PROPERTIES

Charter Oak Communities (COC), Stamford's public housing authority, manages a portfolio of 1,541 units, including 152 market-rate units in mixed-income developments. The remainder are income-restricted. Nearly all are renter-occupied. While not directly aligning with HUD's MFI thresholds, the income-restricted properties COC manages would be affordable to households earning up to 80 percent of the area median income (AMI), roughly equivalent to the Low Income group. Furthermore, COC issues about 1,600 Housing Choice Vouchers to households for use in the private rental market.

It is important to note that just because a unit is affordable to households earning up to 80 percent of the AMI, households earning less than that are not prevented from occupying that unit. COC estimates that most of the units they manage are occupied by households at the 30 percent AMI level or lower.

About half of the units managed by COC are studio or 1-bedroom units. The Low Income Housing Tax Credit (LIHTC) is the most common funding program for these properties. About 40 percent are age- and/or disability-restricted. See **Figure 11** and the *Federal and State Support and Subsidy Programs* section below for more detail.

BELOW-MARKET-RATE UNITS

The City of Stamford maintains a list of below market rate (BMR) units in properties that are not otherwise considered affordable housing. These are typically units set aside for low-income earners in a market-rate development. Most units are one- or two-bedroom, and are restricted to households earning up to 50 percent of the area median income, which is roughly equivalent to the Very Low Income group. Some of these units are occupied by Housing Choice Voucher holders. See **Figure 11.**

Figure 11. Charter Oak Communities properties and below-market-rate units account for about 2,100 affordable housing units in Stamford
Selected characteristics of affordable housing units reported by Charter Oak Communities (2025) and the City of Stamford (2023)

Category	Feature	Charter Oak Communities properties	Below-market-rate units
Total	Total units	1,541	800
Tenure	Owner-occupied	8	72
	Renter occupied	1,533	728
Bedroom configuration	Studio	149	101
	1-bedroom	634	362
	2-bedroom	527	294
	3-bedroom	221	43
	4-bedroom	10	0
Income limit restriction	None/market rate	152	0
	Up to 25% AMI	128	17
	Up to 50% AMI	130	717
	Up to 60% AMI	246	61
	Up to 80% AMI	607	5

Together, the BMR and COC-managed units may account for about 2,300 affordable housing units, plus roughly 1,600 stably housed low-income households using vouchers in the private market, including a few in BMR properties.

PROPERTIES MANAGED BY OTHER ORGANIZATIONS

Many other Stamford-area organizations manage deeply affordable housing, supportive housing, and housing stability programs that help low-income households obtain or maintain housing—too many to list individually. Additionally, many affordable housing developments are co-managed by multiple partners.

Below is a selection of those with large portfolios or who worked directly with this project. More detail on local housing services and resources is provided in the *How Stamford-Area Organizations Help Families Bridge the Resource Gap* section.

- **Connecticut Housing Partners** specialize in affordable housing development and management, with properties throughout Fairfield County. In Stamford, they manage more than 200 affordable and supportive housing developments, including a joint 121-unit property with New Neighborhoods (see below), and a 25-unit supportive housing property co-managed with Laurel House (see below) for individuals with mental illness.[17]

- **Inspirica**, one of the largest housing support organizations in the state, manages more than 100 permanent supportive housing units and about 120 deeply affordable units (some of which are co-managed with COC), in addition to emergency shelter for families and women.[18]

- **Laurel House** provides supportive housing for about 80 individuals who also receive mental health counseling services—serving an important segment of the housing insecure community.[19]

- **New Neighborhoods** manages many low- to moderate-income housing developments across Fairfield County, including eight properties totaling more than 300 for-rent units in Stamford. One property, Friendship House, was acquired alongside the Connecticut Housing Partnership. New Neighborhoods also manages more than 90 owner units in Stamford that are reserved for low- to moderate-income first time homebuyers.[20]

- **Pacific House** is another Stamford-area organization that manages 14 permanent supportive homes across Stamford and Norwalk that collectively house 140 formerly homeless individuals. Additionally, Pacific House provides emergency shelter for approximately 60-85 men and young adults nightly, and more in the winter months. A range of services are offered at their emergency shelter and for permanent supportive housing residents.[21]

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[17] See https://cthousingpartners.org/.

[18] See https://www.inspiricact.org/our-program.

[19] See https://www.laurelhouse.net/wp-content/uploads/2024/10/Laurel-House-2024-Annual-Report.pdf.

[20] See https://newneighborhoods.org/overview/.

[21] See https://www.pacifichouse.org/permanent-supportive-housing.

RECONCILING COUNTS OF AFFORDABLE HOUSING UNITS

Using the 2020 Census as a baseline, HUD estimates that there were 3,500 subsidized units in Stamford as of 2024.[22] However, they exclude units that are developed with HOME program (see the *Federal and State Support and Subsidy Programs* section) funds and include units occupied by individuals with a Housing Choice Voucher—units which may not be naturally affordable were it not for the voucher. The roughly 1,600 voucher recipients reported by COC leaves 1,900 units covered by other subsidies, 1,500 of which are also managed by COC. Other area organizations, such as those mentioned above, also manage sizable portfolios of affordable units. We therefore believe the counts of subsidized units in this report align with various sources of publicly available data.

This report's estimate of approximately 2,700 stably-housed low-income renter households is based on a 5-year American Community Survey sample collected from 2019 to 2023. Notably, during the onset of the COVID-19 pandemic, survey collection was disrupted.[23] However, the survey should capture any household in BMR units and units covered by federal subsidies. Our estimates of low-income households closely match HUD's Comprehensive Housing Affordability Strategy (CHAS) estimates, so we are confident in reporting this figure.

The roughly 1,200-unit difference between the 2,700 stably-housed households reported above and the approximately 2,300 renter units included in those managed by COC and BMR units and the 1,600 Housing Choice Voucher holders can likely be accounted for by a combination of factors. First, this report uses HUD's FY2023 MFI where BMR units and COC-managed units use area median income, which is a slightly different measure. Second, if a household earns even $1 over a HUD MFI threshold for their household size, this report sorts them into the next income group or removes them from the low-income household pool. In reality, income limits and definitions are different from program to program and property to property. Third, this report uses aggregated data from 2019 to 2023 from the American Community Survey. BMR data are from 2023 and COC data are from 2025. Lastly, there are many other organizations that manage affordable properties, with a selection listed above. Based on subsidy or tax credit type (see the *Federal and State Support and Subsidy Programs* section), these units may or may not be included in different affordable housing lists managed by local, state, and federal entities.

Finally, there are also naturally occurring affordable housing units, where landlords choose to maintain a rent affordable to low-income tenants, which we believe are

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[22] *Picture of subsidized households.* (2025). U.S. Department of Housing and Urban Development. Available at https://www.huduser.gov/portal/datasets/assthsg.html.

[23] Villa Ross, C. A., Shin, H. B., & Marlay, M. C. (2021, October 27). *Pandemic impact on 2020 American Community Survey 1-year data.* U.S. Census Bureau. Available at https://www.census.gov/newsroom/blogs/random-samplings/2021/10/pandemic-impact-on-2020-acs-1-year-data.html.

captured in our estimate of 13,800 affordable units. The 2024 Connecticut Affordable Housing Appeals list records approximately 8,500 affordable units in Stamford which include subsidized, deed restricted, and owner-occupied units with partially subsidized mortgages.[24] This indicates that a portion of what we are calling "affordable units" are not subsidized, but are a part of the broader private market.

Stamford has made an extraordinary effort to ensure that the boom in development since the Great Recession has included and continues to prioritize the development of affordable units. These affordable units save renters hundreds of dollars on market rate rents. Nevertheless, the fact remains that there are more households in need of affordable housing.

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[24] Connecticut Department of Housing. (2024). *2024 Affordable Housing Appeals List*. Available at https://portal.ct.gov/doh/doh/programs/affordable-housing-appeals-listing. Note that Stamford's 2024 appeals list is underreported due to a late submission of approximately 600 deed restricted units. There may be closer to 9,100 affordable units on this list.

HOW STAMFORD-AREA ORGANIZATIONS HELP FAMILIES BRIDGE THE RESOURCE GAP

There are several organizations in and around Stamford whose mission is to assist low-income, homeless, and housing-insecure individuals and families. For this report, we connected with 10 of them to better understand their programs and clientele, and to learn which housing options might benefit the people they serve. Many of these organizations provide a variety of services, but we focused on the programs most relevant to housing needs. A more detailed description of how we collected this information is found in the *Methods* section.

ORGANIZATIONS SERVING YOUTH

Kids in Crisis provides emergency shelter and crisis counseling for youth. Their shelter services include children whose families have been evicted or who are involved with the Department of Children and Families, and others who are experiencing other crises. For the children of evicted families, parents often will leave the child in the shelter's care while they work to stabilize their employment or living situations, but return daily for meals, playtime, and bedtime to continue to be present for their children during this period of instability. Kids in Crisis also provides critically important outreach services to LGBTQ+ youth who sometimes would prefer stay on the streets than risk their safety by revealing their sexual orientation or gender identity.

Domus Kids re-engages youth who have been disconnected from school or the workforce, or who are re-entering the community after incarceration. A portion of the youth they serve are currently homeless, complicating their ability to complete their programs. Transitional housing would help keep these young people engaged with the programs which could give them a greater chance of achieving self-sufficiency and reduce the risk of recidivism. According to a 2023 Dalio Education report, unstable housing is one contributing factor disconnecting youth from school or work, and can lead to juvenile justice involvement.[25]

[25] Allen, B., et al. (2023, October). *Connecticut's Unspoken Crisis: Getting Young People Back on Track.* Boston Consulting Group. Available at https://www.dalioeducation.org/Customer-Content/www/CMS/files/231011_Report_Final_vDigital_LowRes.pdf.

Staff at the **Stamford Boys and Girls Club** discussed the impact of the cost-of-living crisis, observing that children are exhibiting stress behavior more regularly as a result of their parents' financial struggles. Children are not turned away due to a parent's inability to pay, and their programs provide stability for youth from a young age through their teen years.

Loss of housing is stressful for the whole family, but children are especially vulnerable to trauma-related behavioral challenges. These organizations serve to support children in need. However, addressing the root causes of housing stability could help prevent potential negative consequences including persistent homelessness, disengagement from school, and chronic behavioral challenges.

ORGANIZATIONS SERVING FAMILIES

Inspirica, one of the largest housing-support organizations in Connecticut, provides family emergency shelter with integrated support services designed to help families stay together after eviction. They designate a subset of deeply affordable units specifically for families, and offer family-centered services at other properties.

Among other programs, **Family Centers** provide supportive wrap-around services in partnership with COC. A large share of the families they serve are single-mothers and their children.

Person to Person helps families and individuals bridge the resource gap by providing help with food, clothing, and housing assistance. This includes rent assistance to help prevent eviction, and home furnishings for families moving into a new home after eviction. Rent assistance is among their most requested assistance categories.

Families, especially those with children, encounter additional challenges when faced with eviction. Many shelters do not accept mixed ages or genders, so family shelters are an important component of the emergency shelter system. Although the majority of low-income households could get by with a single bedroom, families need at least a 2-bedroom affordable unit, which are in high demand in the private market.

ORGANIZATIONS SERVING SENIORS

SilverSource provides financial and other assistance to seniors in the Greater Stamford area, helping prevent more than 200 senior household evictions in 2024.[26] In addition to connecting seniors to affordable housing, they help address legal, financial, and other issues in order to stabilize housing situations and prevent evictions. According to their

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[26] See https://simplebooklet.com/20232024silversourcecommunityimpactreport#page=5.

data, for clients without housing subsidies, the average senior seeking services is paying 46 percent of their household income to housing costs.

Inspirica also co-manages a 48-unit property with COC that provides deeply affordable housing for seniors in downtown Stamford.

Senior households are often single-person households with low or fixed incomes, meaning they are at high risk for overpaying for housing. Many subsidy programs cover seniors: COC manages more than 500 age-restricted studio and 1-bedroom units for adults 55 and up or 62 and up. In many cases, supportive services are also located onsite or nearby.

SUPPORTIVE AND ASSISTIVE HOUSING

Supportive housing provides wraparound services that are sometimes specific to a particular need or disability. **Laurel House** provides specialized supportive housing services for individuals who are on their way to achieving better mental health stability. Housing costs are deeply discounted or waived as subsidies permit, allowing program participants to worry less about housing costs and focus on improving their health and wellbeing. With very deep discounts, the average participant spends around 20 percent of their income on housing.

Inspirica also manages several permanent supportive housing units that offer programs and case management that can help families and individuals become healthier and more independent. These units mostly serve individuals with disabilities.

There are multiple federal subsidy programs specifically for people with disabilities who need assistive and/or supportive services. COC manages 50 units designated solely to people with disabilities, and several hundred that are both age- and ability-restricted.

Chronic and acute disabilities often prevent a person from holding a permanent job, which reduces their income and ability to pay for housing. Furthermore, many of these people have ongoing medical needs that use up much of the income they receive. People who are working towards sobriety or who need mental health support, case management, and counseling are also often unable to hold permanent employment. Supportive housing offers an opportunity for these people receive assistance in a safe environment.

ORGANIZATIONS SERVING IMMIGRANTS AND REFUGEES

Immigrants contribute greatly to Connecticut's economy,[27] but when an individual or family arrives in the United States, it can be overwhelming to navigate the housing market, job market, and educational system. There are organizations who work with attorneys, financial experts, and case managers to help new arrivals get settled in their new communities.

Jewish Family Services provides refugee resettlement programs that offer financial assistance in obtaining housing, among other programs. Many of the refugees they serve are from conflict-torn countries where their families are not safe. About half of their clients are families with children.

Building One Community provides an array of programs that help immigrants integrate into new communities, including educational programs and advice pertaining to tenants' rights and housing laws. Unfortunately, landlords often take advantage of immigrants who may not understand what they are entitled to in terms of safe housing. This could be in the form of extremely overcrowded housing, or spaces not intended for occupation, like boiler rooms, while charging exorbitant rents. Fear of eviction means immigrants often do not speak up when something is wrong with their housing. Other landlords are simply not aware that immigrants qualify for some housing vouchers and will not rent to them because they doubt the legitimacy of the voucher.

Resettlement services help to connect families with safe housing. These people may have limited English proficiency and thus be more vulnerable to predatory landlords. Immigrants' housing needs are specific since they are often more likely to need transit access as well as access to case management services to help with their transition into American life. The conditions in which some immigrants live speak to the need for livability inspections and greater education for area landlords on the types of housing assistance provided to immigrants.

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[27] Fung, P., Lee, M., & Abraham, M. (2025, May). *The Economic Contributions of Connecticut's Immigrant Community*. DataHaven and the Connecticut Immigrant Support Network. Available at https://ctdatahaven.org/sites/ctdatahaven/files/DH_ImmgContrib_2pager_WEB.pdf.

SURVEY OF STAMFORD'S HOUSING-INSECURE RESIDENTS

Four of the organizations above agreed to administer a 10-question survey to their clients in support of this report, with a $15 incentive for the client's time. Questions were partially derived from the DataHaven Community Wellbeing Survey[28] with some additional questions developed by the project team based on Census Household Pulse questions.[29] A total of 49 surveys were completed, with 43 of those from Stamford residents.

Nearly all respondents in the sample of Stamford's housing-insecure residents were satisfied with living in Stamford, echoing comments we heard from organization staff who said their clients liked Stamford's safety and accessibility. However, nearly half (47 percent) said they had stayed home when they needed to go somewhere at some point in the past year because they didn't have access to transportation. This may indicate a need for improved transit access or other affordable transportation options.
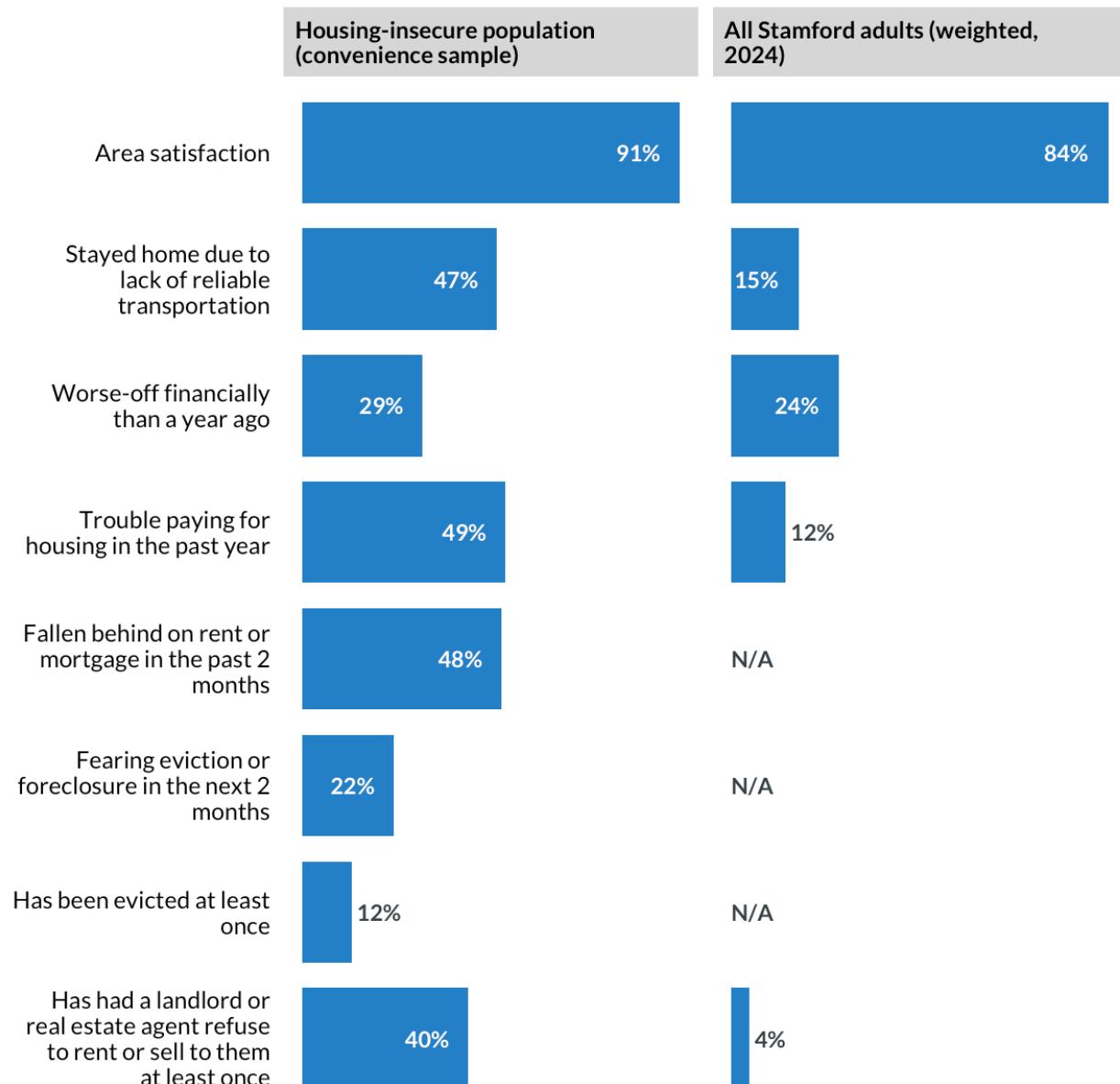
Asked about their financial situation, 57 percent said they are doing about the same in 2025 as last year, but 29 percent said they are worse off financially. About half (49 percent) said they had trouble paying for housing at some point in the past year, and 48 percent said they had fallen behind on their rent or mortgage in the past two months. 22 percent were afraid of eviction or foreclosure in the next two months. Separately, 12 percent said they had been previously evicted. Finally, 40 percent said they had faced discrimination from landlords or real estate agents when trying to rent or buy a home. See **Figure 12**.

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[28] See https://ctdatahaven.org/reports/datahaven-community-wellbeing-survey.

[29] See https://www.census.gov/data/experimental-data-products/household-pulse-survey.html.

Figure 12. Stamford's housing insecure residents report many challenges in obtaining and maintaining housing

Share of respondents, Stamford housing-insecure population sample, 2025; share of all Stamford adults, 2024.

	Housing-insecure population (convenience sample)	All Stamford adults (weighted, 2024)
Area satisfaction	91%	84%
Stayed home due to lack of reliable transportation	47%	15%
Worse-off financially than a year ago	29%	24%
Trouble paying for housing in the past year	49%	12%
Fallen behind on rent or mortgage in the past 2 months	48%	N/A
Fearing eviction or foreclosure in the next 2 months	22%	N/A
Has been evicted at least once	12%	N/A
Has had a landlord or real estate agent refuse to rent or sell to them at least once	40%	4%

Responses marked N/A are not asked in the DataHaven Community Wellbeing Survey.

CONCLUSIONS AND RECOMMENDATIONS

The bottom line for housing affordability in Stamford and Connecticut is that supply is short and demand is high. Stamford has made significant progress in developing and maintaining an inventory of subsidized and below-market-rate housing, but the steep increase in cost of living in recent years means that the city's lowest income families are still most likely to be unstably housed and at risk of losing their homes.

This report presents data on low-income households and the housing units that are affordable to them, highlighting the disparity between households in need by income group and the units affordable to each group. One way to utilize this report is to enhance development of deeply affordable units to reach parity between inventory and households in need.

The estimates provided in this report represent the latest-available survey data from 2019 to 2023, a period of dramatic changes in the U.S. housing market. In many areas, housing has become even more unaffordable to the very poor. However, recent research indicates that developing more housing overall can relieve pressure on rising rents in the lowest income neighborhoods.[30]

The organizations we contacted for this study made it clear that the need for emergency shelter, rent assistance, and other types of housing aid have increased noticeably in recent years. From 2023 to 2024, overall homelessness in Connecticut increased by 13 percent; the number of homeless families with children increased by 16 percent.[31] This implies that the situation is not improving and requires significant intervention and intentional housing development. This also speaks to the need for expanded support and investment in short-term services such as emergency shelter programs in the immediate future.

Expanding the scope of this analysis in subsequent efforts might include more focused participatory research with low-income families in Stamford to better understand the circumstances that lead to eviction or housing loss. This could inform investment in programs and services that help prevent families from losing their homes.

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[30] Rodnyansky, S., Su, D., & Horowitz, A. (2025, July 31). *New Housing Slows Rent Growth Most for Older, More Affordable Units*. Pew Research Center. Available at https://www.pew.org/en/research-and-analysis/articles/2025/07/31/new-housing-slows-rent-growth-most-for-older-more-affordable-units.

[31] Nutmeg Consulting (2024). See note 12.

Similarly, housing projections may help determine where needs may lie in the next 10 or 20 years. These should take into account the relative changes in low-income households and housing units to anticipate their needs as a part of the broader housing market.

Finally, there are several programs that can improve housing outcomes for all households in Stamford, including livability assessments, landlord licensing, and building remediation programs. While more units are surely needed, maintaining the quality of the existing inventory and ensuring the health and safety of residents is also an important component of overall affordability and livability. The City of Stamford has an opportunity to consider these programs as they develop the next comprehensive plan.

METHODS

LOW-INCOME HOUSEHOLDS

Pages 12–17

The number of households considered low income according to HUD MFI thresholds was determined using the 2019–2023 5-year American Community Survey (ACS) public use microdata sample estimates (PUMS) for the public use microdata area (PUMA) that includes Stamford and Greenwich. HUD's FY2023 MFI thresholds were also used. Estimates of households by income and number of persons were derived from PUMS data, and the PUMA value was weighted based on the share of households by tenure in Stamford out of all households in the PUMA. These numbers closely match the latest available HUD Comprehensive Housing Affordability Strategy (CHAS) estimates, which use data from the ACS 2017–2021 5-year sample.

The data above was further subdivided into groups by tenure, household composition, and other housing characteristics using the same weights by tenure.

The American Community Survey (the primary data source for this analysis) conducts its surveys at the address level. That is, all residents with addresses in an area are eligible to participate. Therefore, low-income residents of subsidized units and households with Housing Choice Vouchers should be included in this analysis. However, if a household is more transient (staying in a home for a short period of time and then moving) or if they do not have a consistent phone number or reliable internet access, they are less likely to be contacted and therefore less likely to appear in the data, meaning there is potentially an undercount of the most housing-insecure residents.

AMOUNT OVER AFFORDABLE HOUSING COSTS FOR LOW-INCOME HOUSEHOLDS

Page 14

Using PUMS data, we took the income for each low-income household and estimated the housing costs affordable to them at 30 percent of their household income, then compared that number to the amount they are actually paying in housing costs. The values reflect the difference between the affordable amount and the actual amount.

MORTGAGE DELINQUENCY

Page 14

The Consumer Financial Protection Bureau publishes the percent of householders with mortgages who are delinquent on payments. These data are based on 5-percent samples of households with mortgages, and are reported at the county-level. Counties in Connecticut have been replaced by Councils of Government. Stamford is now a part of the Western Connecticut Council of Government (West COG). To estimate the percent of mortgages that are delinquent in Stamford, we multiplied the percent of delinquent mortgages for West COG (the monthly average for 2023) by the number of households with mortgages in West COG in 2023, then divided by the share of units with mortgages in Stamford.

One limitation to this approach is that it assumes an even distribution of delinquency across all towns which is unlikely.

UNITS AFFORDABLE TO LOW-INCOME HOUSEHOLDS

Page 18

Units were calculated by using the maximum affordable rent limits based on the FY2023 HUD MFI for the Stamford area and family size using the same PUMS data and weighting techniques used to estimate counts of low-income households described above. A housing unit is considered affordable for a low-income household if it falls within the range of affordability based on household income and size. The determination of HUD MFI was based on the number of people currently occupying the household.

For example, using **Figure 13** below, if a unit rents for $1,000 and is occupied by 2 people, it was sorted into the 2-person Extremely Low Income range. If a unit rents for $1,000 and is occupied by 1 person, it was sorted into the 1-person Very Low Income range. Because household size can differ between tenancy for a given unit, this report does not provide estimates of affordable units to low-income households by both income range and household size. This approach avoids double-counting units.

Vacancies are excluded in this report (in the data, there is no rent paid in a vacant unit by definition).

Figure 13. Maximum affordable rents based on HUD MFI FY 2023 thresholds for households up to four persons in the Stamford area

	1-person household	2-person household	3-person household	4-person household
Extremely Low Income	$900	$1,029	$1,158	$1,285
Very Low Income	$1,500	$1,714	$1,928	$2,141
Low Income	$1,894	$2,164	$2,434	$2,703

PRIMARY DATA COLLECTION FROM STAMFORD-AREA ORGANIZATIONS

Pages 24–27

COC provided a list of 18 area organizations and three City of Stamford Departments that DataHaven asked to participate in this study to inform this report. Ten organizations ultimately participated. The organizations were provided stipends of $100 for their time and effort in compiling information. Data sharing was on an opt-in basis, and the organizations could share some or all indicators requested, at either record- or summary-level. The indicators requested included client race/ethnicity, age, tenure or shelter status, household income, monthly housing costs, utility costs, whether the home is subsidized, number of bedrooms in the home, the number of people in the household, and whether anyone in their household is disabled. Some organizations chose to include other relevant information. Seven organizations shared data in some format.

Another three organizations were interviewed and were also provided with $100 stipends for their time and insight. The interviews took an average of 45 minutes and were semi-structured. Informational questions centered on the housing programs their organization provides (if any), and a general sense of their clientele's demographics. Additional questions included what they perceive as the housing needs of their clientele and what sort of housing changes or opportunities would benefit their clients. They were also asked to share a story or anecdote they think captures the greatest housing needs of the people they serve.

FEDERAL AND STATE SUPPORT AND SUBSIDY PROGRAMS

FEDERAL

Housing Choice Voucher Program: Also known as Section 8. For qualifying families, based on income, the voucher is used to pay the difference between fair market rent in the private market and the amount the family can afford to pay. The amount the family pays is determined by their household size and income and is calculated by the public housing authority. Waitlists are often months or years long to obtain vouchers.

Multifamily Program: Uses public and private financing to rehabilitate and preserve low-income housing, but does not directly subsidize households.

Low Income Public Housing: For households based on size and income, public housing provides low-cost housing. Federal funds are administered to public housing authorities who manage these properties.

HOME Program: Block grants used to fund low-income housing activities, according to federal apportionment. Applicants can be developers, municipalities, or public housing authorities.

Low Income Housing Tax Credit (LIHTC): Supports construction or rehabilitation of housing units affordable to low-income households. The credits cover properties. To qualify, properties must maintain a certain percentage of units set aside as affordable to low-income households for a set period of time, but a portion of the units can be market-rate.

Rental Assistance Demonstration Program: Supports the rehabilitation and continuation of subsidized housing by moving subsidized properties from one type of federal support to another and opening opportunities for private investment without losing other federal support.

STATE

State Moderate Family Program: Low interest loans and/or grants for developers and owners of subsidized properties.

FIGURE NOTES

Figure 1. Wages have stagnated since 2000 while renters pay an increasing share of their income to housing costs
2020 Decennial Census, tables H004, H070, H095, and HCT012; and American Community Survey 2019–2023 5-year estimates, tables B19013, B25003, B25071, and B25092.

Figure 2. Income limits vary by the number of people in a household for HUD's MFI calculations
HUD FY 2023 Income Limits Documentation System. Available at https://www.huduser.gov/portal/datasets/il/il2023/2023summary.odn?states=%24states%24&data=2023&inputname=METRO14860MM8040*Stamford-Norwalk%2C+CT+HUD+Metro+FMR+Area&stname=%24stname%24&statefp=99&year=2023&selection_type=hmfa.

Figure 3. Low-income renters have greater difficulty meeting basic needs than higher-income renters
Author's analysis (2025) of data from the 2024 DataHaven Community Wellbeing Survey.

Figure 4. Half of low-income renters are in the Extremely Low Income group
See Low-Income Households subsection of Methods section.

Figure 5. Most low-income households are cost-burdened
See Low-Income Households subsection of Methods section.

Figure 6. Low-income households pay high shares of their income to housing costs
See Low-Income Households subsection of Methods section.

Figure 7. Low-income renter households are more likely to have children or be headed by a person age 65 or over
See Low-Income Households subsection of Methods section. This table also includes data from the American Community Survey 2019–2023 5-year estimates, tables B25011 and B25012.

Figure 8. Across income groups, the most common household composition for low-income renters is a single person living alone
See Low-Income Households subsection of Methods section.

Figure 9. Most low-income renters would need a studio or 1-bedroom apartment they can afford
See Units Affordable to Low-Income Households subsection of Methods section.

Figure 10. There are about 700 fewer affordable rental units than low-income renter households in Stamford, with the largest deficit in the Extremely Low Income Group
See Low-Income Households and Units Affordable to Low-Income Households subsections of Methods section.

Figure 11. Charter Oak Communities properties and below-market-rate units account for about 2,100 affordable housing units in Stamford
Data provided to author from Charter Oak Communities (2025) and the City of Stamford (2023).

Figure 12. Stamford's housing insecure residents report many challenges in obtaining and maintaining housing
See Survey of Stamford's Housing-Insecure Residents section. Be advised that the housing-insecure survey sample is a convenience sample and may not be representative of all housing-insecure residents of Stamford. The Stamford sample is a weighted probability sample from the 2024 DataHaven Community Wellbeing Survey and is representative of the adult population in Stamford.

Figure 13. Maximum affordable rents based on HUD MFI FY 2023 thresholds for households up to four persons in the Stamford area
Authors' calculations based on 30% of the maximum income thresholds based on HUD MFI. See notes for Figure 2.