

# CHFA's Housing Needs Assessment

**Connecticut Housing Finance Authority**

Communications: Integrated Campaign

## **HFA Staff Contact**

Marcus Smith

[marcus.smith@chfa.org](mailto:marcus.smith@chfa.org)

## CHFA's Housing Needs Assessment

### Overview

The past five years have seen Connecticut's housing market change rapidly. Anecdote after anecdote has implied that housing affordability, particularly for extremely low-income families, was taking a nosedive. Despite these anecdotes, state level analysis on affordability for both renters and homeowners was hard to come by, leaving affordable housing advocates and educators without a clear resource with which to advance their efforts. In 2023, the Research team at CHFA took on this knowledge gap by producing the [CHFA Housing Needs Assessment](#) (HNA). This document is wide-reaching in scope, providing detailed analysis on topics including:

1. Population and Demographic Analyses
2. COVID-19 and Inflation Impacts
3. Affordability & Gap Analysis for Homeowners & Renters

Our comprehensive assessment also includes an innovative market typologies index which assesses housing conditions in all census tracts across the state. This allows stakeholders to develop solutions customized for their localities and provides CHFA with insight to better direct our strategy and resources. In order to ensure that the information outlined in the needs assessment reached our target audience and beyond, CHFA undertook an integrated campaign to promote our research. Beginning with the launch of the assessment at Connecticut's Affordable Housing Conference and continuing with email and social media campaigns, a website, and collaborations with other organizations, this campaign was accomplished despite CHFA's very small marketing and research team.

### Target Audience and Branding Approach

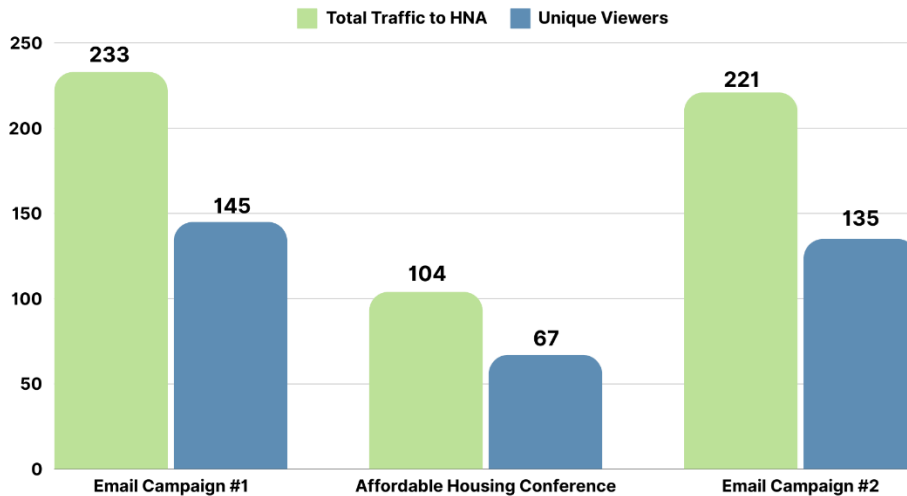
In writing the Housing Needs Assessment, our intention was to provide our partners with the information they need to effectively communicate on Connecticut's housing needs. Our partners include other state agencies, legislators, municipalities, developers, real-estate professionals, lenders, and non-profit housing advocates. Because these stakeholders are largely acquainted with CHFA's work, we aimed to develop branding around the HNA that created its own unique identity while calling back to CHFA's central branding themes. This approach made it clear that a trusted organization is the source of the needs assessment.

### The Campaign Launch

CHFA's research staff completed their work on the HNA in October 2023, announcing the release of the publication via an email campaign to our partners and subscribers to our blog and research lists. 2,207 emails were sent with an open rate of 47%. Only a single person unsubscribed from our initial email campaign, indicating a high level of interest by those 950+ recipients who opened and engaged with the content. A custom page hosted on CHFA's website and provide easy access to the full document, along with additional resources such as a

companion chart book. The webpage also encourages traffic to travel from the HNA page to our blog, where we've also promoted our research. This first email campaign directed heavy traffic to the HNA webpage as shown in the table below. This campaign was timed to publicize the launch of the HNA and to promote an upcoming, an annual event that brings together advocates, policy makers, housing service providers, lenders and the general public to discuss affordable housing issues. Given that many of these participants were part of our target audience, it was important to drive viewership of the conference to further promote the publication. Finally, a second email campaign was launched the week after the conference, in late November 2023, with 56 additional subscribers who had joined our email list as a result of the presentation. This second campaign helped us to capitalize on the momentum of interest generated at the conference and drive further viewership of the HNA with great success.

## HNA Promotion



Content for Facebook, LinkedIn, Instagram and Twitter was also created to promote the HNA. Our posts to LinkedIn were particularly important because our target audience has a strong presence on the platform with 30% of our followers identifying as part of the real estate community, 13% who work in state or municipal government, and another 11% from the non-profit sector. Our launch post on LinkedIn announcing the HNA received the largest number of impressions of any post to our LinkedIn between May 2023 and April 2024, with over 2,000 impressions on the single post, more than double that of the 2<sup>nd</sup> most viewed post.

### Live Presentations & Collaborations

After the first two months of promotion, CHFA outreach staff worked with the research team to coordinate further partner engagement. This resulted in a series of live presentations to key stakeholders in our target audience, including:

Connecticut Housing Finance Authority  
CHFA's Housing Needs Assessment  
Communications: Integrated Campaign

- Municipalities: Naugatuck Valley Council of Governments
- Mortgage Lenders: Liberty Bank
- Affordable Housing Advocates: The Partnership for Strong Communities

The live presentations allowed us to engage with over 50 members of our target audience, widening the reach of the HNA. These presentations also provided an opportunity to solicit ideas from these organizations about promoting the HNA. For example, our presentation to the Partnership for Strong Communities resulted in CHFA authoring a blog post about the HNA to be posted on the Partnership's blog, driving an additional 112 views of the HNA by 77 unique users. Capitalizing on the content, the blog was also cross-posted on CHFA's blog, which was viewed an additional 92 times by 64 unique viewers. This collaboration is planned to continue throughout 2024, with CHFA and the Partnership for Strong Communities working to bring a series of 60 second videos to social media, sharing content from the HNA. This joint effort will advance the missions of both organizations to educate their target audiences on the importance of affordable housing and the crucial gaps in Connecticut's housing stock. The initiative is currently in the planning stage with an expected Summer 2024 roll out.

### Campaign Success

Since the launch of the HNA and our integrated campaign in October 2023, the CHFA Housing Needs Assessment has been viewed 1,395 times by over 820 unique viewers, reaching a wide audience of stakeholders and fulfilling our goal to provide easily accessible but comprehensive data to advance the cause of affordable housing. Our metrics show that the average visitor views the HNA 1.7 times, indicating that most viewers are returning to the HNA more than once. In addition to readership of the full HNA, our research has been widely cited by members of our target audience in their work. To date, research from the HNA has been cited [in advocate's legislative agendas](#), [on Connecticut's NPR station](#), [in written legislative testimony](#), and in numerous newspaper articles by a variety of well-known affordable housing journalists in the state. A sample of these articles can be found below with additional articles featured in our visual aids.

1. [CT added more housing in 2023, but experts say it's not enough.](#)
2. [Will Lamont's promise of government aid be enough to address CT's affordable housing crisis?](#)
3. [Competitive CT housing market tough on first-time buyers.](#)

In CHFA's most recent Strategic Plan, we established a goal to *“educate, inform and raise awareness of affordable housing needs”* and to *“provide communities and policymakers with data and research support to develop and implement affordable housing strategies which meet the needs of residents”*. We have advanced this goal with the publication and subsequent integrated campaign to promote the Housing Needs Assessment over the last seven months, with additional plans to continue sharing our research to provide our stakeholders with the tools they need to effectively advance affordable housing in the state.



## BRAND STRATEGY

We are a proactive affordable housing partner that responds to the needs of our residents. To do so, we must stay abreast of key market trends, world events, and economic conditions that impact Connecticut families.

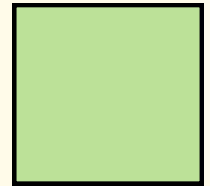
## COLOR PALETTE



#5E8DB4

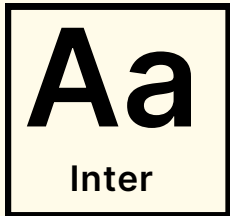


#75AA8B



#BCE198

## TYPOGRAPHY



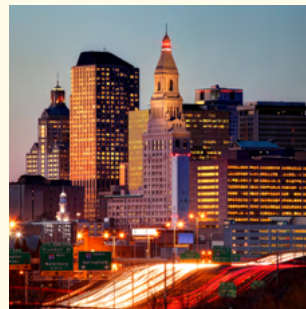
ABCDEFGHIJKLMNO  
PQRSTUVWXYZ

abcdefghijklmnopqrstuvwxy  
z  
1234567890.?!/,:;()@#%

## BRAND KEYWORDS

proactive, bold, trustworthy

## IMAGERY





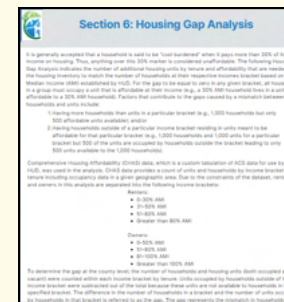
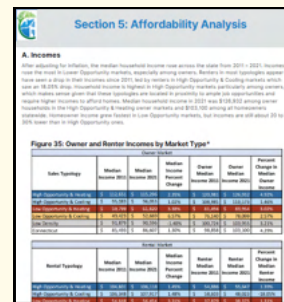
The Housing Needs Assessment (HNA) is a 57 page report that assesses the gaps in Connecticut's housing stock and highlights the influencing factors that have shaped the state's housing market in recent years. Secondly, the Chartbook serves as a companion piece to the HNA, and it presents the most complete data available from the report.

**CONNECTICUT HOUSING FINANCE AUTHORITY**  
The Key to Affordable Housing

**2023**

**CHFA Housing Needs Assessment**

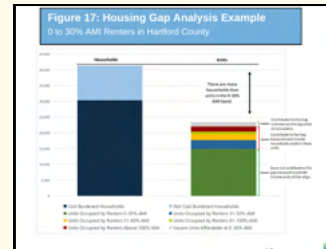
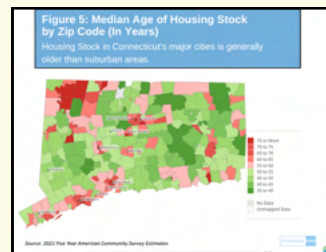
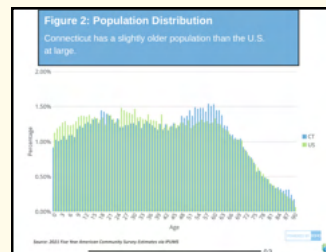
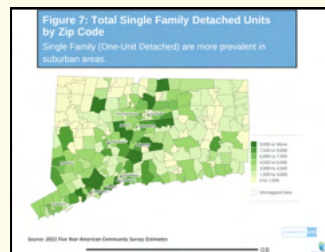
www.chfa.org  
999 West Street  
Rocky Hill, CT 06067  
860-721-9501



**CONNECTICUT HOUSING FINANCE AUTHORITY**

**HOUSING NEEDS ASSESSMENT CHARTBOOK**

Prepared by Research, Marketing & Outreach





## Digital Creatives: Webpage, Banners, and Email Campaigns.

CONNECTICUT HOUSING FINANCE AUTHORITY

Homebuyers & Homeowners | Lenders, Real Estate Agents, Counselors | Developers, Owners & Property Managers

### Housing Needs Assessment

As a major industry partner, CHFA seeks to continuously respond to the housing needs of our residents. To do so, we must stay abreast of key market trends, world events, and economic conditions that impact Connecticut families. In this way, we better position ourselves to serve our communities by creating programs and solutions that address these challenges.

In 2019, CHFA published its first Housing Needs Assessment to better understand the landscape of our work. Through that assessment, long held assumptions of deficiencies in the market were confirmed. Simply put, there was just not enough safe, quality, and affordable housing in the state across all income levels. Now, four years later, CHFA feels strongly that the time to revisit the needs assessment has come. Since the original publication, Connecticut residents and the affordable housing community have faced a dramatic upheaval as a result of the COVID-19 pandemic that sent shockwaves through the economy and the housing market. In the following pages, we assess the gaps in Connecticut's housing stock and highlight the influencing factors that have shaped the state's housing market in recent years.

**2023 Housing Needs Assessment**

Chartbook | Executive Summary | Read the Intersect

HOUSING NEEDS ASSESSMENT CHARTBOOK  
Prepared by Research, Marketing & Outreach

the intersect  
a CHFA housing blog



CONNECTICUT HOUSING FINANCE AUTHORITY

### CHFA Housing Needs Assessment

Expand your Tool Kit with our Housing Needs Assessment:

In the following pages, this report assesses the gaps in Connecticut's housing supply and highlights the trends that have shaped the state's housing market in recent years.

[Read More](#)

**Also Available:**

**Chartbook:**  
*This serves as a companion piece to the HNA, and it presents the most complete data available from the report.*

**Read the Intersect:**  
*CHFA's blog provides insight and reflections on the ways housing touches our lives.*

Questions? Comments? Email us at [research@chfa.org](mailto:research@chfa.org)

Follow us on Social Media:



# Social Media Content: Posts & Videos

Connecticut Housing Finance Authority  
October 16, 2023

CHFA's Research, Marketing & Outreach Department just published the Housing Needs Assessment (HNA) to better understand the affordable housing landscape. This report takes a deep dive into the gaps in Connecticut's housing stock and highlights the influencing factors that have shaped the state's housing market in recent years.

Read the full report today: [www.chfa.org/HNA](http://www.chfa.org/HNA)

#AffordableHousing #Connecticut #COVID-19 #Report #HousingNeeds

WWW.CHFA.ORG/HNA

Connecticut Housing Finance Authority  
December 22, 2023

Thank you *Connecticut Mirror* for highlighting data from our #housingneedsassessment.

\*Estimates on the number of units Connecticut needs vary. A new analysis from the Connecticut Housing Finance Authority found that the state lacks about 92,500 units that are affordable and available to its lowest income renters. The report also found that many homeowners are paying too much in housing costs because higher-income households are living in homes that would be affordable to people with middle or lower incomes.\*

CTMIRROR.ORG

CT added more housing in 2023. Experts say it's not enough.  
The issue in CT's housing market boils down to pressure on both the real estate and rental ma...

PARTNERSHIP FOR STRONG COMMUNITIES

CONNECTICUT HOUSING FINANCE AUTHORITY

CHFA Housing Needs Assessment

**New Blog!**

Partnership for Strong Communities & CHFA collaborated on a blog post to expand on the 2023 Housing Needs Assessment (HNA) and highlight its key findings including a highlight of gaps in Connecticut's housing stock and the influencing factors that have shaped the state's housing market in recent years.

READ MORE → [www.chfa.org/HNA](http://www.chfa.org/HNA)

CHFA Rocky Hill @CHFA\_RockyHill - Jan 3

Did you know? CHFA's Research, Marketing & Outreach Department published the Housing Needs Assessment (HNA) to better understand the affordable housing landscape.

Read the full report today: [chfa.org/HNA](http://chfa.org/HNA)

#HousingMarket #Connecticut #HousingNeeds

CHFA Housing Needs Assessment

is now live!

WWW.CHFA.ORG/HNA

CHFA Housing Needs Assessment

is now live!

WWW.CHFA.ORG/HNA

What is the Housing Needs Assessment (HNA)

- Intended to serve as resource for CHFA and its partners to guide our work with close to real time data and trends.
- Split into four sections:
  - Demographics and Housing Stock
  - COVID-19 Implications
  - Housing Gap Analysis
  - Market Typologies
- Incorporates data from HUD, U.S. Census, CoStar, Zillow, HMDA, and more.
- Available at <https://www.chfa.org/hna/>

2023 Housing Needs Assessment

www.chfa.org  
300 West Street  
Rocky Hill, CT 06067  
860-751-9000

Connecticut Housing Finance Authority  
October 26, 2023

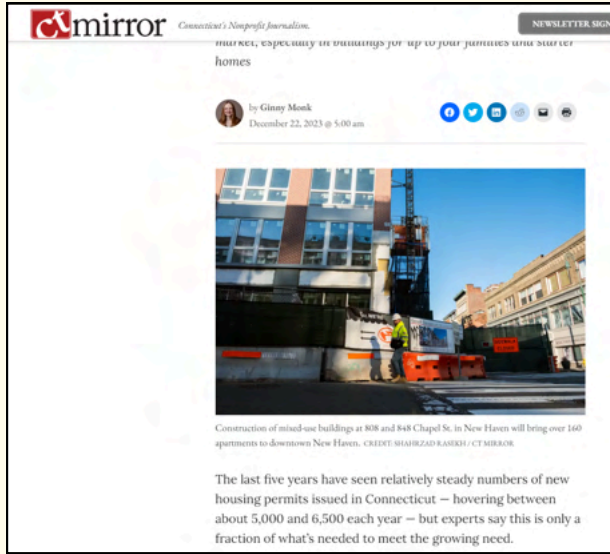
ICYMI - CHFA's Research, Marketing & Outreach Department published the Housing Needs Assessment (HNA) to better understand the affordable housing landscape. This report takes a deep dive into the gaps in Connecticut's housing stock and highlights the influencing factors that have shaped the state's housing market in recent years.

Read the full report today: [www.chfa.org/HNA](http://www.chfa.org/HNA)

#AffordableHousing #Connecticut #Report #HousingNeeds

CHFA Housing Needs Assessment


This report assesses the gaps in Connecticut's housing supply and highlights the trends that have shaped the state's housing market in recent years.



**CT Mirror** Connecticut's Nonprofit Journalism

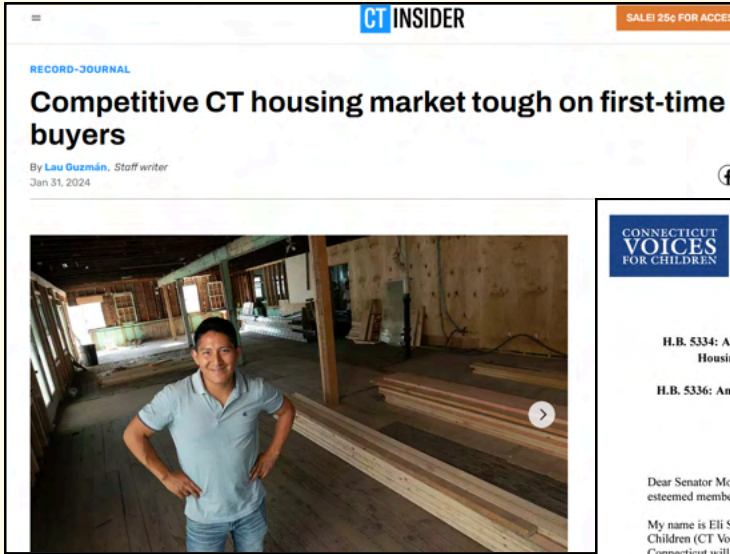
market, especially in buildings for up to four families and starter homes

by Ginny Monk  
December 22, 2023 @ 5:00 am



Construction of mixed-use buildings at 808 and 848 Chapel St. in New Haven will bring over 160 apartments to downtown New Haven. CREDIT: STEPHAN ZARASKI / CT MIRROR

The last five years have seen relatively steady numbers of new housing permits issued in Connecticut – hovering between about 5,000 and 6,500 each year – but experts say this is only a fraction of what's needed to meet the growing need.


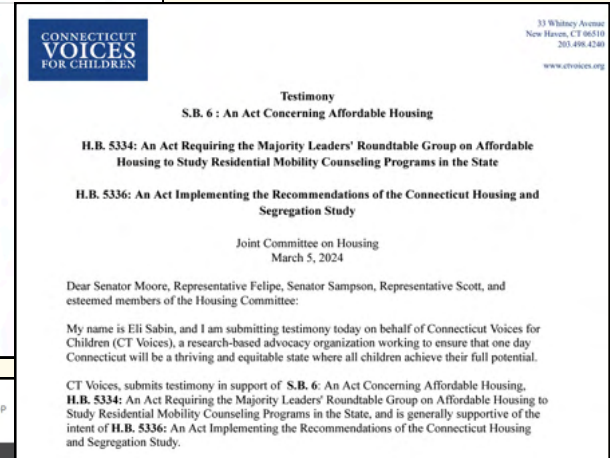


**CT INSIDER** SALE! 25¢ FOR ACCESS

RECORD-JOURNAL

## Competitive CT housing market tough on first-time buyers

By Lau Guzmán, Staff writer  
Jan 31, 2024

**CONNECTICUT VOICES FOR CHILDREN**

33 Whitney Avenue  
New Haven, CT 06510  
203.498.4240  
www.ctvoices.org

Testimony  
S.B. 6 : An Act Concerning Affordable Housing

H.B. 5334: An Act Requiring the Majority Leaders' Roundtable Group on Affordable Housing to Study Residential Mobility Counseling Programs in the State

H.B. 5336: An Act Implementing the Recommendations of the Connecticut Housing and Segregation Study

Joint Committee on Housing  
March 5, 2024

Dear Senator Moore, Representative Felipe, Senator Sampson, Representative Scott, and esteemed members of the Housing Committee:

My name is Eli Sabin, and I am submitting testimony today on behalf of Connecticut Voices for Children (CT Voices), a research-based advocacy organization working to ensure that one day Connecticut will be a thriving and equitable state where all children achieve their full potential.

CT Voices, submits testimony in support of **S.B. 6: An Act Concerning Affordable Housing**, **H.B. 5334: An Act Requiring the Majority Leaders' Roundtable Group on Affordable Housing to Study Residential Mobility Counseling Programs in the State**, and is generally supportive of the intent of **H.B. 5336: An Act Implementing the Recommendations of the Connecticut Housing and Segregation Study**.



**CT Mirror** Connecticut's Nonprofit Journalism

## CT advocates push for just cause evictions, transit-oriented housing

Responses to Thursday's events and discussion gave a hint at some of the opposition the proposals are likely to face

by Ginny Monk  
February 15, 2024 @ 6:11 pm




**npr** NEWSLETTERS SIGN IN NPR SHOP

NEWS CULTURE MUSIC PODCASTS & SHOWS SEARCH

Podcast Directory

Categories Sponsors And Promo Codes

podcasts - government

### The Wheelhouse

From Connecticut Public Radio

Connecticut's best journalists come out of the political trenches every Wednesday to join us on Connecticut Public Radio's weekly

APRIL 17, 2024

### Will Connecticut pass meaningful housing reform in 2024?

Connecticut's affordable housing crisis has taken center stage during the state's 2023 and 2024 legislative sessions. This hour, are meaningful reforms on the horizon for state residents? And how have zoning ordinances, a lack of transit-oriented development, and "opt-in" programs contributed to the crisis at hand? Jacqueline Rabe Thomas: Investigative reporter, Hearst Connecticut Media Group Anika Singh Lemar: Clinical Professor of Law, Yale Law School Ginny Monk: Children's issues and housing reporter, Connecticut Mirror Abigail Brone: Housing reporter, Connecticut Public Support the show: <http://wnpr.org/donate> See omnystudio.com/listener for privacy information.

▶ LISTEN · 42:31 + PLAYLIST

**Urban Dispatch** @Urban\_Dispatch

Building permits issued by year and type in CT since 1966

Really crazy to see data like this:

1. First we outlawed building multifamily housing in walkable places
2. Then we ran out of farms to build single family sprawl on
3. Now we have a housing crisis (whoopsie!)

**Figure 11: Connecticut Building Permits - New Privately-Owned Housing**




Source: Census Bureau - Building Permits Survey

12:43 PM · Dec 22, 2023 · 26.4K Views

**UConn School of Public Policy** @UConnSPP · Mar 30

Recently #UConnSPP alum Andrew Bolger and his colleague Kayla Giordano talked about what data says about CT's housing stock in a recent @PSC Housing blogpost. Read now on the Partnership's website [pschousing.org/what-does-the-...](https://pschousing.org/what-does-the-...) @CHFA\_RockyHill



By Andrew Bolger, Senior Research and Data Analyst, and Kayla Giordano, Senior Program and Data Analyst, Connecticut Housing Finance Authority

**Housing Development Fund** @HDFCT

CT is short 92,560 affordable rental units for its lowest-income renters (source: @CHFA\_RockyHill). HDF addresses this shortage by funding the development of affordable rental properties. If you're a developer interested in working with us, visit [hdfconnects.org/multifamily-re...](https://hdfconnects.org/multifamily-re...)



**Connecticut is short 92,560 rental units for its lowest-income renters**

The Housing Development Fund works to be a part of the solution by funding the development of affordable rental properties in CT.

Visit [hdfconnects.org/multifamily-rental-developer/](https://hdfconnects.org/multifamily-rental-developer/) to learn more.

2:43 PM · Jan 5, 2024 · 35 Views

**Claudia Tejada Riley** (She/Her/Ella) · Following

VP, Community Liaison Officer, Webster Bank · Purpose + Pa...  
2w · Edited

An excellent deep dive into data looking at Connecticut's housing stock:

**UConn School of Public Policy**  
1,639 followers  
3w ·

Recently #UConnSPP alum [Andrew Bolger](#) and his colleague [Kayla Giordano](#) talked about what data says about CT's housing stock in a recent [Partnership for Strong Communities](#) blogpost. Their [1](#) ...see more

