

## **HOUSING NOTES FOR P&Z**

### **What came before and at P&Z's Town Plan Review 1/28/2017**

Cornwall Housing Corporation Board had recently identified what currently exists in the way of regulations favoring affordable housing, and had looked over the 2010 Town Plan recommendations. The attached sheet is what we used as a guide for this exercise.

At our January meeting, we reviewed what the Regional Housing Council has identified as its members' chief concerns for the coming year:

1. Advocating regionally for easier access (less onerous paperwork) to state funding for smaller sized projects. One-size-fits-all is punishing for small towns, from the point of view of both competition for grants and the actual execution of housing units.
2. Pursuing a source for rehabilitation funding to create small scale, scattered site rental housing.
3. Provide sample zoning regulations to make affordable housing easier
4. Educate residents on "what is affordable housing"
5. Encourage each Town to have a fund that can be used by non-profit organizations to address housing needs

The discussion at the RHC meeting in November had included a report from Goshen which, following CGS 8-2i, has put together an impressive pool of money from conveyance fee, 490 penalties and fees in lieu of open space. Washington had done the same. Sometimes, as in Goshen, it turns out to be fiendishly difficult to convince the Town to release these funds.

Jocelyn Ayer thinks that rather than just copying regs from other towns, the best way to create new housing options is to look at any present barriers and figure out how to overcome them.

Next, we went through the eight recommendations given in the Town Plan (pp. 24-27) to decide which we felt offered most promise for our objectives.

1. We felt that a Housing Trust Fund in which private and public funds earmarked for housing may be stored was a good step. It would be up to the Town to decide how these would be used.
2. Budget Line in the Town Budget. We decided to ask for \$5000 this year (up from \$4000).
3. We liked the idea Housing Finance Authority, particularly if it is configured as a subcommittee or separate arm of CHC, with a certain overlap of membership. It seemed smart to have a distinct group dealing with the "getting and giving" function, but not a good idea to try to create a whole new bureaucratic entity with much the same mandate. The example of four or five housing groups in Salisbury is cautionary.

Here, as in many other parts of our discussion, we talked about how CHC and the Economic Development Commission can work together towards linked goals. One thing that the EDC might do could be to canvass local employers of any size, to determine whether the number of people commuting into town to work is as high as we think it might be. The CHC could do a survey of rental properties, for a rough idea of how many there are, and what proportion charge under-market rents.

4. No special comments
5. Sale of one-acre lots from farms. We liked the idea of making this possible for owners of agricultural land, but felt that to avoid confusion, there should be more clarity on what “working farmland” or “remains suitable for active farm use” mean.
6. We appreciated that P&Z have made simple Accessory Apartments a “by right” application for which only a Site Plan need be submitted. More elaborate AAs are treated as a Special Permit application. We felt that the rationale behind the proposal that AA landlords commit to maintaining below market rents for a certain time is the wish to raise the Town’s percentage of “Affordable” units to 10%. (Capital “A” Affordable means units at 80% or less of Litchfield County median housing income\*.) This figure would defeat any developer who wanted to create housing without observing local zoning regs, which is possible under CGS 8-30g so long as 20% of the units are “Affordable”. This has never seemed a truly reasonable fear in Cornwall and probably not worth the risk of discouraging people from maintaining a growing pool of -- small “a” -- affordable housing. Accessory Apartments tend to be annoyingly expensive to create, and CHC could perhaps have a role in helping people through the process in the most efficient and cost-saving manner.
7. Incentive Housing Zone. We reviewed the unfortunate first attempt to create such an Overlay Zone in Town, but felt that it was an implement well worth having in the tool box, for when the perfect property may become available. We talked about the Traditional Neighborhood Development concept. We talked about clustering, for which an unused Article 11 already exists, Planned Conservation Zone.
8. Condominium development of older homes. We did not reach this last recommendation, but it is fair to guess from the earlier discussion that it would seem like a reasonable way to increase more modest housing, hopefully some of it either affordable or “Affordable”.

Here are some other things we mentioned as barriers or possible aids to affordable housing:

Septic expenses are horrendous. Any possible way to lower these costs would be of enormous help. Incentives for shared septics or other technological breakthrough are way overdue.

Perhaps applicants for multi-family housing could be someone other than the Town or the CHC, of a certain percentage of units were certified as offered to those earning 80% of County Median Household Income\* for the next 20 years.

Perhaps an extra Accessory Apartment (either in the primary dwelling or an accessory building) could be allowed as a Special Permit Use.

Short-term rentals can be an enemy of affordable housing, though they may represent a use that allows people to stay in town. It can be way more profitable to offer short-term rentals than to rent to an 80% household. Affordable housing always costs more than its end value.

**\*80% figures for 2016:**    **1 person**    **2 people**    **3 people**    **4 people**    **5 people**    **6 people**  
    \$46,000    \$52,550    \$59,150    \$65,700    \$70,950    \$76,200