

Cornwall Housing Forum

Prepared by Janell Mullen on behalf of the Cornwall Affordable Housing Working Group, May 2021

Housing Forum- May 24th at 7:00 pm

Welcome & Introductions: Cornwall Selectmen

Affordable Housing Plan Process: Janell Mullen, Planning Consultant

Planning & Zoning: Anna Timell, P&Z Chair

Cornwall Housing Corporation: Maggie Cooley

Existing Affordable Housing Bonney Brook: Will Calhoun

Cornwall Housing Issues: Heather Dinneen, Cornwall Social Services

Staying in Cornwall: Melanie King

Living in Cornwall: Patricia Vanicky

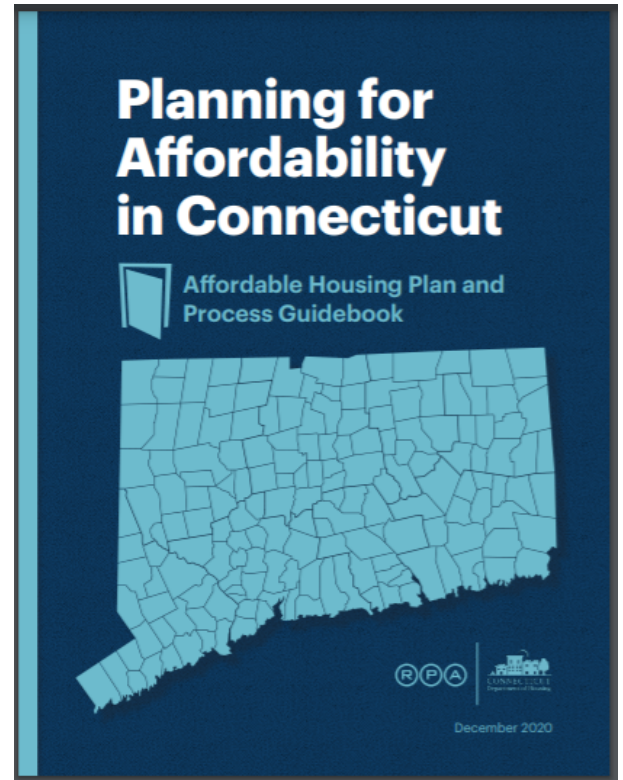
Affordable Housing Experiences: Beth O'Donnell

Home Buyer's Fund: Ron Goldstein, National Iron Bank

Why is there an Affordable Housing Committee in Cornwall and what are they doing?

The Cornwall Affordable Housing Committee is a group of resident volunteers that are in the process of developing a **municipal affordable housing plan**. They meet via Zoom on the fourth Monday of every month at 4 pm.

A state requirement (**8-30j**) was put into place that requires every municipality to develop and adopt a plan for affordable housing by the Spring of 2022. **The plan must specify how the Town plans to increase the number of affordable housing opportunities for current and future residents and be updated every five (5) years.**



What is Affordable Housing?

Affordable Housing: Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI).
*Incomes adjust annually and by household size.

What qualifies for the [State's Affordable Housing Appeals List](#)?

Housing that meets the definition above and is being assisted by a state or Federal program which assures the affordability remains in place.

Cornwall: 36 affordable units are currently recognized by the Department of Housing. This is 3% of all housing stock, which is currently about 1,007 units. 10 are at Bonney Brook, 18 at Kugeman Village, 2 are tenant rental assisted, and the remaining affordable units are scattered sites.

CORNWALL AFFORDABLE HOUSING UNITS

2020 GOV'T ASSISTED	28
2020 TENANT RENTAL ASSISTED	2
CHFA/USDA SINGLE FAMILY MORTGAGES	6
DEED RESTRICTED	0
TOTAL	36

What has to be in the Affordable Housing Plan?

Purpose: Goal, Process, Steering Committee

Housing Needs Assessment: Existing conditions, current demographics, housing stock, existing affordable housing, market trends

Housing Creation Goals: Plan principles, goals, & actions

Housing Plan Strategies: Zoning, Capacity Building, and funding mechanisms

Measures of Success: Metrics to measure the implementation of the five (5) year plan

What is the planning process?

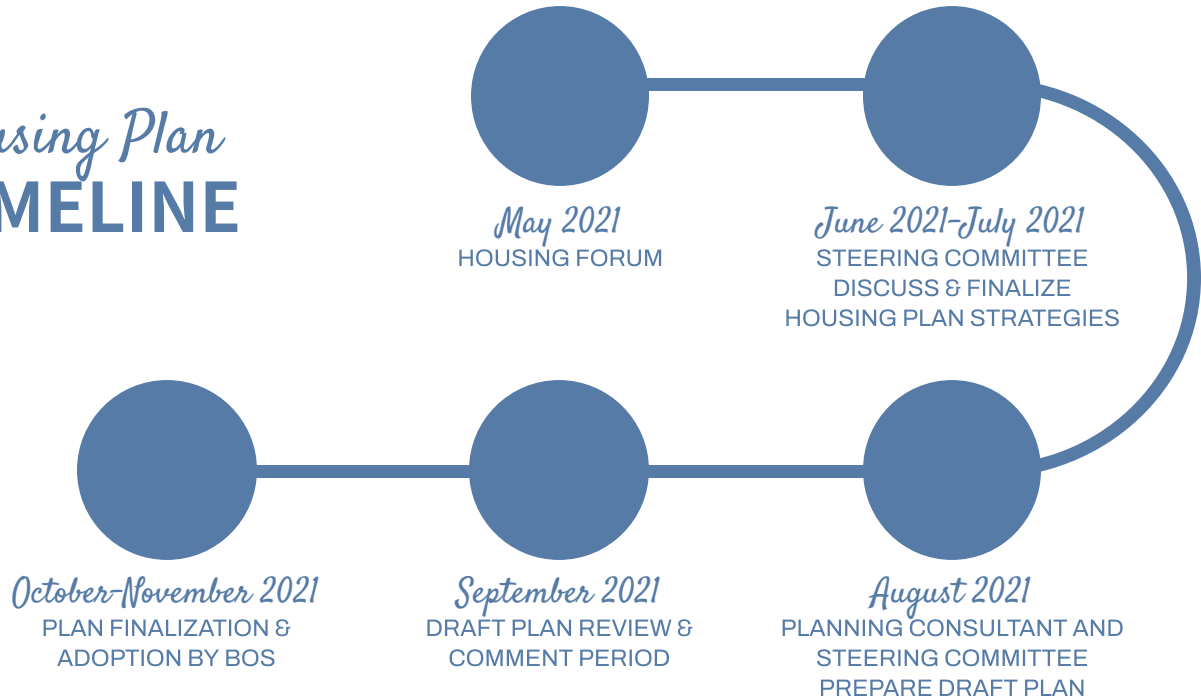
Town Steering Committee provides input and feedback to planning consultant and communicates this process to the greater community.

Plan to be endorsed by Planning & Zoning Commission & adopted by the Board of Selectmen.

Who is paying for the preparation of the plan?

The Town of Cornwall has received a grant from the State Department of Housing to support the development of an affordable housing plan. The Town has hired the NHCOCG to facilitate the planning process.

Housing Plan **TIMELINE**



Housing Plan

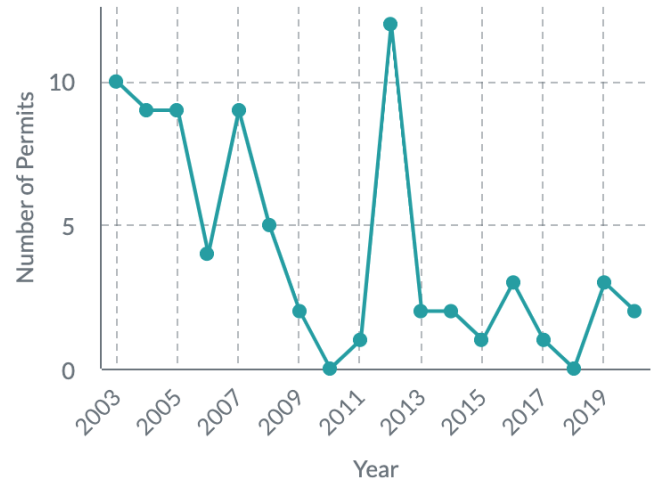
GOALS: We want our children to be able to live in Cornwall.

Connecticut has the second highest percentage of young people, aged 19 to 34, living with their parents among all the states in the country, which is 41%. **In Litchfield County, 46% of young people are living with their parents.**

Housing in Cornwall is expensive. According to recent SmartMLS data, the average sale price in Cornwall in 2020 has been \$620,000.00, which is a 22% increase from 2019.

Housing growth is slow in the state. Cornwall's building permit data illustrates that an average of 1-2 housing units is produced per year. According the Partnerships for Strong Communities, the change in building permits from 1990-2017 is - **92%**.

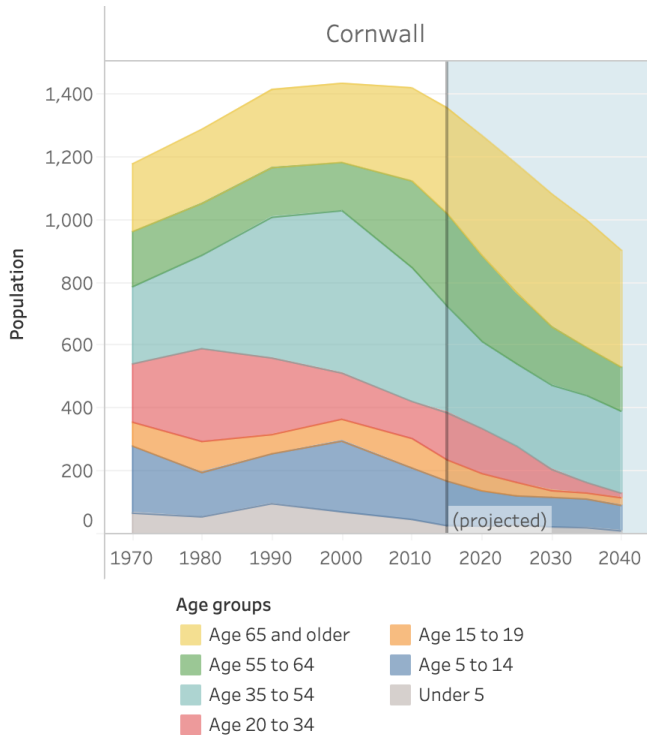
Building Permit Data- New Dwellings



Source: Town of Cornwall Building Data
Note: Bonney Brook accounts for the jump in 2012 when 10 new housing units were created.

Housing Plan

GOALS: We want our seniors to be able to downsize or age in place.



Connecticut's Legislative Committee on Housing reported that **by 2025 Cornwall is predicted to have a higher percentage of seniors than in any other town in the state.**

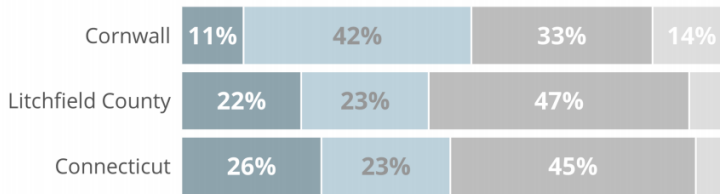
The population of the Town of Cornwall is currently about 1,376. By 2040, it is projected to be 905.

Bonney Brook, the only age-designated housing development in Cornwall, currently has 10 housing units. There are 10 people on its waiting list with an average wait of 2 years.

Housing Plan

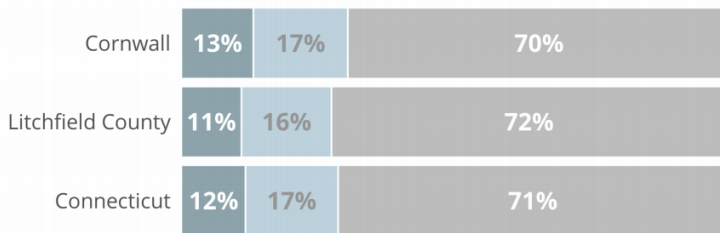
GOALS: We don't want our neighbors in Cornwall to be housing-cost burdened.

Housing cost burden for renters



Housing-cost burdened: a household that spends more than 30% of its monthly income on housing costs (rent/mortgage payments, utilities, & maintenance).

Housing cost burden for owners



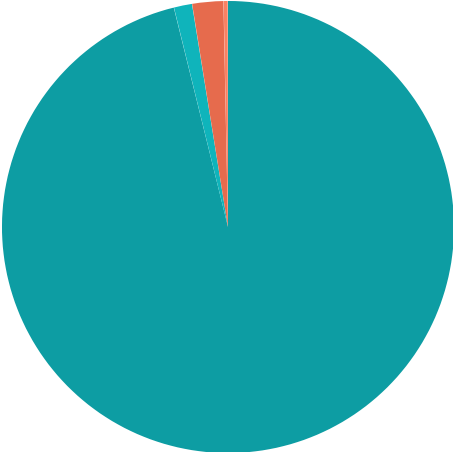
In Cornwall, 35% of the population is housing-cost burdened.

Connecticut is the third most costly state in terms of home maintenance; the average estimated yearly cost to maintain a home is \$17,782.

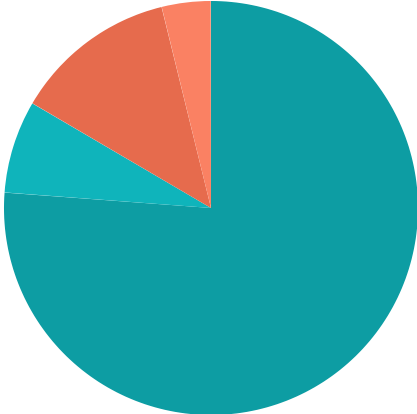
Severe burden (50% or greater) Moderate burden (Between 30% and 50%) Not burdened (Less than 30%) Not Computed

We want a diversity of housing types in Cornwall to meet the needs of a diverse population. A rich diversity of housing types is key to community vitality, economic mobility, and economic growth.

Housing Types in Cornwall



Housing Types in Litchfield County



Single Family (96.15%) Duplexes (1.32%)
3-4 Units "Middle Housing" (2.23%) 4+ (MFD) (0.3%)

Single Family (76.2%) Duplexes (7.25%)
2-4 units "middle housing" (12.73%)
4+ (MFD) (3.82%)

Plan of Conservation & Development: Housing

The Cornwall Town Plan of Conservation & Development (adopted 2020) outlined the following housing goals to be met:

- Increase the number of affordable housing units by at least 25.
- Increase the number of attainable rental housing units.
- Consider zoning and permitting changes that would make building homes more affordable
- Increase first-time homebuyer options.
- Make the housing stock more energy efficient and accessible.

Zoning Assessment:

What are our current parameters when it comes to planning for housing?

Current **Town of Cornwall Zoning Regulations** involving housing:

Multi-family development:

- Town or non-profit sponsored permitted by Special Permit in any zone. There are limitations to density per zoning regulations and also limitations due to septic/well capacity.
- Buildings older than 15 years may be converted into "apartment use" by Special Permit. No more than four (4) units total and it must be owner occupied.

"Elderly" housing:

- Can be established through the Special Permit process in the Cornwall Plains Zone

Accessory Dwelling Units:

- Allowed in business building and allowed in residential zones with site plan for attached units and with Special Permit approval for detached. Owner occupation required.