

*It's About
Community*

Cornwall Affordable Housing Plan

Access to housing has long been an important issue to the Cornwall community. The COVID-19 pandemic further accentuated access to affordable housing as an urgent national issue. Locally, home prices have soared and the rental market has virtually disappeared. Residents (current & future) need housing options as they look to age-in-place, grow their families, or perhaps move to the community for the very first time.

This affordable housing plan has been prepared to proactively position Cornwall so that it will be able to provide housing to all- regardless of race, age, socio-economic status, nationality, ethnicity, differing abilities, and political & religious beliefs.

This plan also fulfills a state requirement to prepare a municipal affordable housing plan under Connecticut General Statutes Chapter 126A, Section 8-30j. The preparation of this plan has been funded by the CT Department of Housing. It will need to be updated every five (5) years thereafter.

A Public Hearing will be held on December 8, 2021 with opportunity for additional public comment.

Thank you for taking the time to read *It's About Community: The Town of Cornwall Affordable Housing Plan*. Please send questions or comments to: **cwlselectmen@optonline.net**.

Sincerely,
*The Cornwall Affordable Housing Plan
Steering Committee*
October 25, 2021



It's About Community

Cornwall Affordable Housing Plan

2021-2026

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THANK YOU!

This plan was made possible by the dedicated work of the following individuals who volunteered their time to serve on the Cornwall Affordable Housing Plan Steering Committee:

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AFFORDABLE HOUSING PLANS

Due to an increased need for affordable housing, municipal affordable housing plans are required by Title 8, Chapter 126a, Section 8-30J of the Connecticut General Statutes, which mandates the following:

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- The municipality must provide at least 35 days notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.

The Affordable Housing Steering Committee saw this requirement as an opportunity to propose a meaningful housing plan with content specific to Cornwall.

PLANNING PROCESS

A dedicated group of Cornwall citizens comprised of Selectpersons, The Planning and Zoning Commission Chair, The Economic Development Commission Chair, The Cornwall Housing Corporation President, The Social Services Director, a local artisan, and dedicated residents participated in the planning process that was facilitated by the Northwest Hills Council of Governments (NHCOC) and began in January of 2021.

The Cornwall Affordable Housing Steering Committee ("the steering committee") met monthly to analyze relevant data, share housing studies, revisit the Plan of Conservation and Development (POCD), set housing goals, and develop housing strategies. A virtual town-wide Housing Forum was conducted in May of 2021. The planning process lasted for about 10 months (see *Project Timeline next page*). It concluded with a public comment period on the draft plan, a draft plan presentation, and final plan approval and adoption.

HOUSING PLAN MATERIALS

The affordable housing planning process took place during the global COVID-19 pandemic. The steering committee convened virtually for meetings and its Town-wide forums, and used web-based tools and communication to participate in the plan's development.

To exchange information, the planning consultant uploaded materials to a [project webpage](#) so that members of the committee and the public could gain access to all project related documents. This [webpage](#) (see *Appendix I*) includes Town documents as well as recent housing studies, local articles, and letters that citizens wrote to the steering committee during the planning process. The Town publicly posted all meeting notices and agendas on its website, as required.

HOUSING PLAN TIMELINE

January 2021

Preliminary Meeting

- Outline the planning process
- Discuss statutory requirements
- Establish steering committee & regular meeting schedule

February 2021

- Elect Committee Chair
- Review Existing Affordable Housing

March 2021

- Review demographic data
- Review existing housing data & current housing market

April 2021

- Review existing Zoning Regulations with respect to housing
- Revisit Plan of Conservation and Development- housing goals and strategies

May 2021

- Town-wide Housing Forum - May 25, 2021

June 2021

- Begin Affordable Housing Plan goal-setting & housing strategies development

July 2021

- Further develop housing strategy concepts and establish measures of success

August 2021

- Draft plan development & initial review

September 2021

- Draft plan discussion & revisions
- Steering Committee approval of draft plan (September 27, 2021)
- Draft Plan posted to Town website by September 30, 2021 and public comment period begins

October 2021

- Draft Plan Presentation to public- October 20, 2021
- Proposed plan revisions in response to public comments & Committee Finalization (anticipated October 25, 2021)

November 2021

- BOS Final Plan Presentation (November 2, 2021)
- PZC Endorsement (anticipated November 9, 2021)

December 2021

- Affordable Housing Public Hearing (proposed December 8, 2021)
- Anticipated final adoption

What is affordable housing?

In order to understand what housing options are needed in Cornwall, it is important to understand what affordable housing currently exists and what makes it qualify as affordable.

Affordable housing is defined as housing that costs less than 30% of a household's annual income. Housing costs may include rent, utilities, mortgage payments, real estate taxes, fees, and other costs associated with living in the unit.

To qualify for the State's Affordable Housing Appeals List, affordable housing units must also be assisted by a state or Federal program and monitored in some way to ensure that the housing remains affordable.

Why is housing that's priced below market rate not included within the state's affordable housing count?

Some existing housing units in Town, such as accessory apartments, are commonly priced below market rate or are occupied by individuals that pay less than 30% of their income on housing. However, these units don't make their way into the annual count because they aren't preserved or guaranteed as affordable housing.

DOES AFFORDABLE HOUSING CURRENTLY EXIST IN CORNWALL?

Affordable housing is already a part of the fabric of the Cornwall community. Affordable housing is housing priced below market-rate and is intended for households earning less than the area median income (AMI). Most affordable housing programs focus on serving households earning 80% of the area median income or below. The following table shows 80% of the area median income for Litchfield County, which is adjusted for household size.

	Household Size				
	1 person	2 people	3	4	5
80% of AMI (2020)	\$57,456.00	\$65,664.00	\$73,872.00	\$82,080.00	\$88,646.00

The CT Department of Housing (DOH) is required to publish [The Affordable Housing Appeals List](#) every year to be in compliance with [The Affordable Housing Land Use Appeals Act](#), more commonly known as "8-30g". This list accounts for the percentage of affordable units in each municipality. DOH requests and updates this list with information from Town officials, local housing authorities, HUD, CHFA, and the USDA. Tenant rental assistance and CHFA mortgages are not tied to a physical address, but they are included in the total number of affordable units. The most recent affordable housing data for Cornwall as reported to DOH is below.

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

Cornwall currently has 36 affordable units of 1,007 total units of housing, which is 3.57%. 10 of the affordable units are located at Bonney Brook, 18 rental units are at Kugeman Village, and the remaining affordable units are scattered sites. One of these scattered sites is a Habitat for Humanity Northwest CT sponsored house.

These affordable housing units house Cornwall farmers, firefighters (volunteer & professional), emergency medical technicians (EMTs), school teachers, and artists.

Source: CT Department of Housing Affordable Housing Appeals List

DOES 8-30J HAVE ANYTHING TO DO WITH 8-30G?

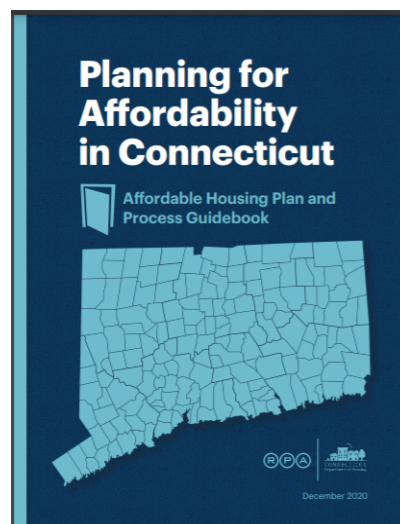
Under CGS 8-30g, or The [Affordable Housing Land Use Appeals Act](#), Connecticut municipalities in which less than 10% of homes are affordable must allow affordable or mixed-income housing proposals (which restrict at least 30% of the units as affordable to low and moderate-income households for at least 40 years) to be approved unless the municipalities can prove that their rejection is necessary to protect substantial public interests in health, safety, and welfare.

The Affordable Housing Land Use Appeals Act has been in place in Connecticut for over three decades, yet a developer has never brought an 8-30g application before Cornwall's Planning and Zoning Commission. Lack of infrastructure, such as public sewer and water, makes development of multi-unit housing (market-rate or affordable) a challenge in this area. The regulatory incentives put in place by 8-30g to entice private developers to build affordable housing still don't outweigh the risks and cost of developing and operating affordable units in our rural area.

The more recent legislation, which is referred to as "8-30j", requires that every municipality adopt an affordable housing plan by July 2022 and update it at least once every five (5) years.

It is important to note that 8-30j does not require that a town define 10% of its housing stock as its affordability goal. In Cornwall, that would equate to about 100 housing units.

An affordable housing plan and process guidebook, [Planning for Affordability in Connecticut](#), has been provided by The Connecticut Department of Housing to guide Connecticut towns in this process. The Cornwall Affordable Housing Steering Committee reviewed this guidebook to learn about other housing plans in the state before developing a plan of its own.



The Cornwall Housing Corporation (CHC), a local non-profit, has spent years dedicated to creating affordable and attainable housing options in Town.

WHAT IS THE CORNWALL HOUSING CORPORATION?

In the mid 1980's a group of Cornwall residents began discussing how local land prices had outpaced incomes. By 1988, a non-profit organization called The Cornwall Housing Corporation (CHC) formed to address the high cost of local housing.

CHC is now the owner of eighteen (18) units of rental housing at Kugeman Village and was the developer of Bonney Brook which created ten (10) units of rental apartments for seniors.

Recent waiting list data indicates that 18 individuals and/or families are on the waiting list for Kugeman Village while 10 are on the waiting list for Bonney Brook. The average wait time for one housing unit to open up is two or more years. Clearly, the demand for more affordable housing options exists.



Pictured here: Bonney Brook which includes ten (10) units of senior housing located along Kent Road in Cornwall Bridge, CT.

The Cornwall Housing Corporation also developed the Parcel Program. Under this program, CHC acquires land by donation or below-market rate and then leases land to prospective homeowners. The lessees pay property taxes and the cost of improvements on the land while the lease provisions insure that the homes will remain affordable for future buyers. Twelve (12) sites have been acquired and developed under this program. To date, fifty-one (51) individuals have lived in this housing.

Over the years, Cornwall's Planning and Zoning Commission (P&Z) has cooperated with CHC on its housing initiatives. It recently adopted a mechanism for land division that streamlines the creation of non-profit sponsored attainable housing* lots.

What is
**attainable
housing*** ?

As defined by the Town of Cornwall Zoning Regulations, **Attainable Housing** is housing intended for those with an income limited to 100% of the county median family income as set by the State Department of Economic and Community Development, as amended annually (see chart below for figures from 2020), where the resident spends no more than 30% of their combined income on housing.

100% of AMI (2020)
1 person
\$ 71,820.00
2 people
\$ 82,080.00
3
\$ 92,340.00
4
\$ 102,600.00
5
\$ 110,807.50

Source: CT Department of Housing

WHAT IS CORNWALL'S CURRENT AND PROJECTED POPULATION?

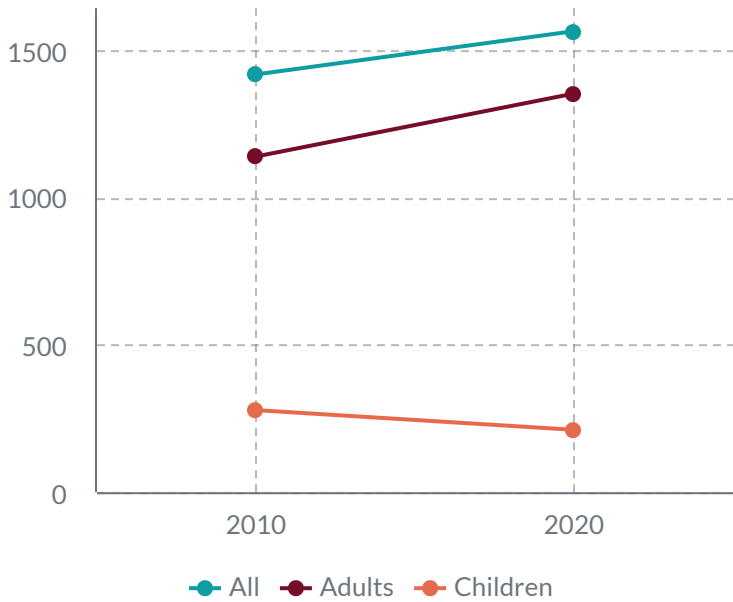
Early in the planning process, the committee examined the Town's existing population and future demographic projections to gain insight into its future housing needs. The lasting effects of the global COVID-19 on local demographics have yet to be seen. Regardless, the need for affordable housing is steadfast.

According to the most recent Census Data (2020), the current population in Cornwall is 1,567. Cornwall's population has increased by 147 individuals from 2010 when the population was 1,420. This means Cornwall's population grew by 10% during this ten-year period. **This is the second largest percentage of population growth for all towns in Litchfield County from 2010-2020, second only to the Town of Salisbury, which grew by 12%.**

"The concept of aging in place, already growing in popularity before the pandemic, has found renewed interest among baby boomers, some of whom are now wary of nursing homes, where at least one third of US Covid-19 deaths have occurred."

Source: *Holding Keys to the Market*, The New York Times, July 11, 2021

Cornwall Population



Conversely, the overall number of children in Cornwall has declined by 67 individuals or by -24% over that same span of ten years. The COVID-19 pandemic led to an uptick in local school-aged children, but the overall trend suggests fewer and fewer children in Cornwall over time. Data projections consistently suggest that the overall population in Cornwall will decline and that the proportion of the population 65 and above will be greater than younger aged cohorts.

THE POPULATION OF CORNWALL IS AGING.

The labor force in Cornwall, which includes those looking for work and those employed, is currently about half of the population, a cohort also expected to decline as the population ages. A lack of the prime working age demographic and an above average median age (57), further diminishes the possibility of local economic growth.

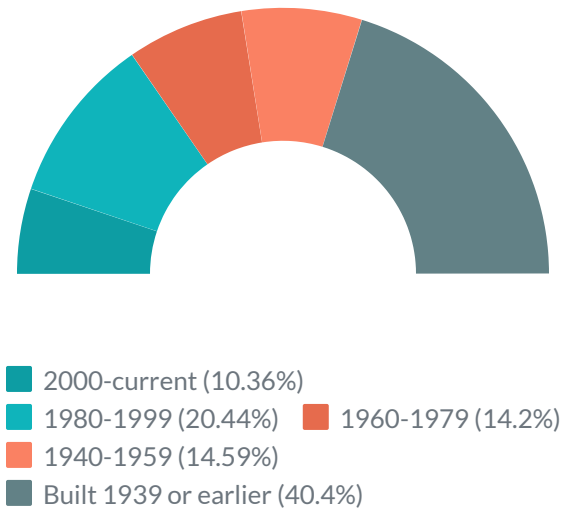
WHAT IS CORNWALL'S CURRENT HOUSING SITUATION?

After reviewing the Town's demographic trends, the committee analyzed what housing currently exists. They discovered that ninety-five percent (95%) of the 1,007 housing units in Cornwall are single-family dwellings.

CORNWALL'S HOUSING STOCK IS PREDOMINANTLY OWNER-OCCUPIED SINGLE FAMILY HOMES ON INDIVIDUAL LOTS.

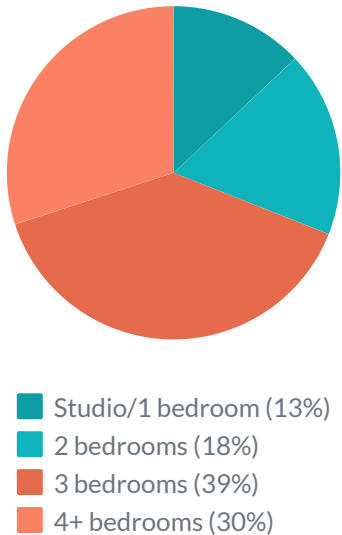
The data also revealed that over forty percent (40%) of all housing units in Cornwall were built before 1939. The age of housing is an important factor when it comes to the cost of maintenance and repairs. Connecticut is the third most costly state in terms of home maintenance costs. The average estimated yearly cost to maintain a home in Connecticut is \$17,782.

HOUSING UNITS BY AGE



As shown in the chart below, houses in Cornwall tend to have three (3) or more bedrooms despite the fact that fewer households are having children. **Currently, roughly one-third (1/3) of households in Cornwall have children while two-thirds (2/3) do not.** The average household size is currently 2.25, which is slightly below the national average of 2.5.

HOUSING UNIT BY NUMBER OF BEDROOMS



Which generation holds the largest share of real estate wealth?

According to the Federal Reserve, housing distribution across generations is as follows in 2021:

THE SILENT GENERATION (Born before 1946)	13.6%
BABY BOOMER 1946-1964	44.1
GEN X 1965-1980	31.2
MILLENNIAL 1981-1996	11.2

The trend of aging in place is intensifying pandemic home-inventory shortages and price increases, as well as keeping younger buyers away from sharing real estate wealth. Boomers currently hold the largest share of real estate wealth and have in the U.S. since 2001. Unless more homes are built or created, the younger generations will have to continue to wait for their real-estate share.

Source: *Holding Keys to the Market*, The New York Times, July 11, 2021

"The real estate boom was fueled by a desire to flee metropolitan New York for the safety of the country. Many buyers were weekend homeowners who wanted a larger place after deciding to live and work here full-time. The real estate buzz has mostly subsided, but that's mainly because there is no inventory. Everything in the region has been sold."

Source: Real Estate Bonanza, Waterbury-Republican, January 2021

"Studies have shown that adding more housing leads to the creation of jobs, but current high building and labor costs, among other things have led builders nationwide to focus on high-end homes. Construction is at a five-decade low on starter homes."

Source: What Happens When Your Waiter Can't Afford Rent?, New York Times, July 25, 2021

What is a housing wage?

Every year, the National Low Income Housing Coalition calculates the "housing wage", which is the hourly wage needed to afford a two (2) bedroom rental home without paying more than 30% of income on housing.

Cornwall's housing wage is currently \$22.69.

The Millennial* generation is defined as individuals born between 1981 and 1996 because this age cohort became adults around the turn-of-the century (year 2000).

HOW MUCH DO HOMES COST IN CORNWALL?

The COVID-19 pandemic triggered an unprecedented rush for real estate in Connecticut that pushed the median price of a single-family home to record heights. In Litchfield County, home prices swelled by more than 19%.

HOUSING IN CORNWALL IS EXPENSIVE AND INCREASINGLY SCARCE.

According to SmartMLS Data, the median sales price of a home in Cornwall was \$547,500 in 2020. A 46% price jump from 2019 when the median home price was \$375,000.

To further compound rising home prices amidst rapidly growing demand, housing growth remains slow.

Cornwall's building permit data illustrates that an average of 1-2 housing units have been produced per year for the last several years (as shown on chart below).

Building Permit Data- New Dwellings



Data Source: Town of Cornwall

Note: Bonney Brook accounts for the jump in 2012 when 10 new housing units were created.

Housing availability, especially at a price point for first-time home-buyers, is practically non-existent in our Town. Purchasing a home as a young middle-class adult traditionally had been viable, but now competing with cash buyers has put homeownership out of reach for many.

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.

Education and credit card debt, the steep rise in housing costs, tighter mortgage credit constraints, and a reduction in the affordable housing supply are major barriers to Millennial* homeownership. Young people continue to leave rural environments for urban areas. **Local wages have not kept pace with the high cost of local housing. According to DataHaven, the average annual pay for a job in Cornwall is \$42,043 which is well below the median household income of \$80,000.**

Source: Sean Ghio, Partnership for Strong Communities

ARE THERE LOCAL RENTAL CONSTRAINTS?

In Cornwall, approximately ten percent (10%) of the housing stock, or 104 units of the 1,007 total units, are classified as rentals. This data does not indicate if the rentals are leased on a long-term basis (at least a one-year term) or as short-term rentals. Short-term rentals, often seen as an alternative to traditional lodging, have been a controversial land-use issue since the emergence of popular online rental services such as AirBnB and VRBO.

An online search conducted in 2020 on AirBnB for "Cornwall, Connecticut" showed six (6) available short-term options with the cost of one (1) night's stay ranging from \$80-642.

THERE ARE NO LONG-TERM RENTAL OPTIONS CONSISTENTLY AVAILABLE IN CORNWALL.

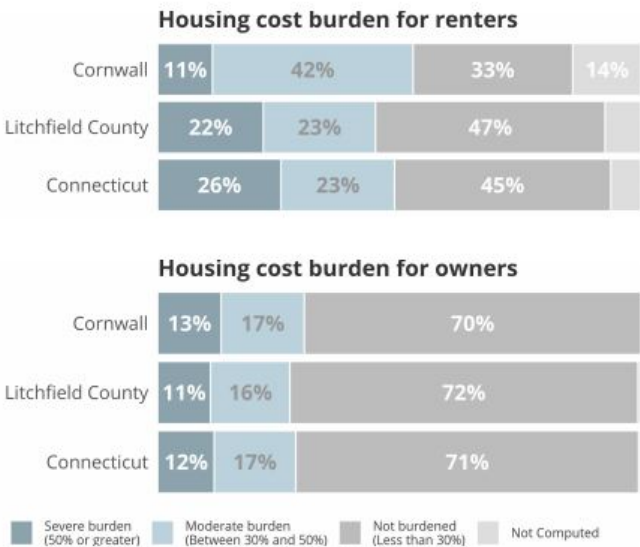
Before the pandemic, about forty-five percent (45%) of all housing units in Cornwall were considered to be "vacant" or used seasonally, recreationally, and occasionally, such as weekend homes. As previously mentioned, the COVID-19 pandemic caused many New Yorkers to relocate full-time to these once "vacant" homes, This trend has further limited the housing options, especially the available rentals, for local workers and young people as the increased demand has driven up rents and limited the supply of housing options.

HOUSING COST-BURDENED

Data shows that renters tend to be more cost-burdened than homeowners. Fifty-three percent (53%) of renters in Cornwall are cost-burdened which means these households spend more than thirty percent (30%) of their income on housing costs*. Thirty percent (30%) of homeowners in Cornwall are cost-burdened (as illustrated on the chart below).

What is included when calculating housing costs*?

Housing costs may include: rent/mortgage payment, utilities, real estate taxes, fees, insurance, and other costs associated with living in the housing unit.



Cost-burdened households have less to spend on healthcare, childcare, and transportation, as well as other discretionary spending.

WHAT DOES THE TOWN PLAN SAY ABOUT ITS HOUSING GOALS?

The steering committee used the recently completed Town Plan as the starting point for developing affordable housing plan goals and housing strategies. The pre-existing housing goals of the 2020 Town Plan of Conservation & Development (POCD) include the following:

- Increase the number of affordable housing units by at least 25 over the next ten (10) years
- Increase the number of attainable rental housing units
- Consider zoning and permitting changes that would make homes more affordable
- Increase first-time homebuyer options
- Make the housing stock more energy efficient and accessible

During the planning process, the Affordable Housing Steering Committee reviewed the housing strategies of the Town Plan, which includes the following:

- Encourage the private giving of land and funding to the Cornwall Housing Corporation
- Change regulations for a "free second cut"
- Allow multi-family housing
- Allow conversion of existing homes to multiple units
- Increase flexibility of accessory apartment regulations, especially in regard to size
- Consider decreasing minimum lot size in certain locations
- Increase the possibility for smaller homes by considering more flexible building areas
- Adopt a more flexible zoning tool so P&Z can consider housing options other than single-family dwelling, such as co-housing options
- Update regulations so ADA requirements are hassle-free
- Create community revolving loan fund (aka Housing Trust Fund)

A SHARED VISION

When consistent with one another, Town documents, such as the Plan of Conservation and Development, the Affordable Housing Plan, and the Town of Cornwall Zoning Regulations, are stronger and more effective. Town leaders, board members, committee members, volunteers, and residents can rely on these resources to understand and implement the Town's shared goals.

Cornwall is a bronze level participant in the [SustainableCT Program](#) which recognizes municipalities that incorporate sustainable measures into official planning documents.

This affordable housing plan includes strategies that supports sustainability; such as reduced building footprints, increased housing density, shared amenities, and other energy efficient and climate resilient measures.

What is a **free second cut***?

The Cornwall Planning and Zoning Commission amended the Zoning Regulation in January of 2020 to allow for an Attainable Housing Cut, also referred to as a "**free second cut**".

Under this provision, a property owner may donate a portion of their land to the Town or a non-profit organization, such as the Cornwall Housing Corporation, to be used for attainable housing. The subdivision regulations will not be applied to this division of land provided a building lot designated for attainable housing is the outcome of the property line modification.

Attainable housing is housing intended for those with an income limited to 100% of the county median family income as set by the State Department of Economic and Community Development, as amended annually, where the residents spend no more than 30% of their combined income on housing. This definition is intended to correspond with the Parcel Program Income Limits of the Cornwall Housing Corporation, as amended.

Since the goal to change the regulations for a "free second cut" has been achieved, this will not need to be included as an action task within the Town of Cornwall's Affordable Housing Plan.

NOTES ON RECENT
LEGISLATION:

During the most recent legislative session (that ended in June of 2021), the broad-based zoning movement [DesegregateCT](#) took a critical look at widespread land-use policy and practices across the state and developed a coalition focused on zoning reform.

Many of their ideas made their way into [House Bill 6107](#) , which has been enacted into law as [Public Act No. 21-29](#). The new law includes a few housing elements that are germane to the strategies within this plan.

The state-level legislative changes that will have an impact on Cornwall's Zoning Regulations include:

- The requirement to promote housing choice and economic diversity in housing, including multifamily housing opportunities within every municipality;
- Disallowing regulations from capping the number of units associated with multifamily housing
- Stipulating that fee schedules cannot charge different fees for multifamily housing vs single family housing
- Minimum square footage must not be more limited than what is allowed within health and building codes
- Accessory apartments shall be allowed "as of right" unless a municipality decides to opt-out; parking requirements for an accessory apartment is limited to one (1) additional space

WHAT TYPE OF HOUSING IS ALLOWED
UNDER THE CURRENT ZONING
REGULATIONS?

The affordable housing steering committee spent one of its monthly meetings reviewing [The Town of Cornwall's Zoning Regulations](#) to understand how they govern the housing options in Town. [The zoning regulations](#) currently contain the following policies related to housing:

SINGLE FAMILY DWELLINGS (Section 3.4.1, pg 8)
Permitted in any zone

AFFORDABLE MULTI-FAMILY HOUSING (Section 3.3, pg 8; Section 8.20, pg 48)

Town or non-profit sponsored projects are allowed in all residential zones with a **Special Permit**, provided the following:

- The maximum average density shall be five (5) dwelling units per acre if the site is served by a common septic and water system
- The number of dwelling units per building shall not exceed ten (10)

CONVERSION OF SINGLE FAMILY DWELLING INTO APARTMENTS (Section 8.10.5, pg 38)

Buildings older than fifteen (15) years may be converted into "apartment use", provided the following:

- There shall be a maximum of four (4) dwelling units on the lot
- One of the units shall be owner occupied
- The maximum living area for each apartment shall be 1,200 square feet
- Two (2) parking spaces for the owner and one (1) for each of the other dwelling units

ELDERLY HOUSING (Section 3.11.3, pg 18)

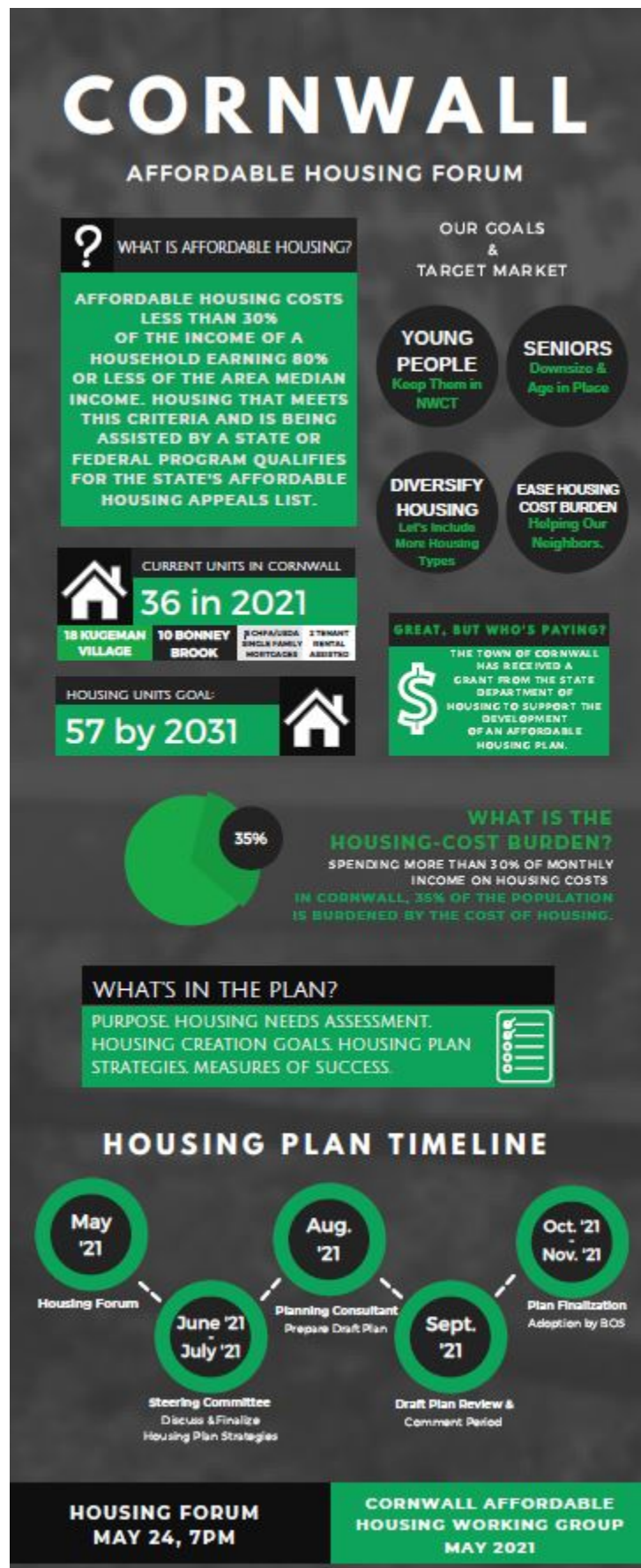
Allowed in Cornwall Plains/Town Special Use Zone with **Special Permit**

ACCESSORY DWELLING UNITS (Section 3.3, pg 8; Section 8.10, pg 36)

Allowed in "business building" with **Special Permit** approval and allowed in residential zones (R-1, R-3, R-5) with **Site Plan** for attached units and **Special Permit** approval for detached units, provided that:

- One (1) of the units on the subject property is owner-occupied
- Three (3) parking spaces are provided for the principal dwelling and one (1) for the apartment and two (2) spots are provided for each apartment unit located in a business building
- The livable floor area of the accessory unit is no greater than 1,200 square feet
- No more than one accessory apartment of any type shall be permitted on an individual lot

WHAT WAS DONE TO COMMUNICATE THE WORK OF THE STEERING COMMITTEE TO THE PUBLIC?



Infographic prepared by Janet Carlson-Sanders on behalf of the Cornwall Affordable Housing Plan Steering Committee.

In advance of the Town-wide Housing Forum, the steering committee articulated its goals for the affordable housing plan. It also developed the following community values statement to share its approach with the greater community: **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.**

The adjacent infographic was developed by a dedicated member of the housing steering committee. The group wanted to convey a clear, concise public message about Cornwall's development of the state-mandated affordable housing plan amidst some local controversy.

The Cornwall Housing Forum took place on Zoom in May of 2021 and drew over forty (40) residents. It functioned as an informative conversation amongst citizens about the importance of affordable housing. The evening's program (see *Appendix III*) started with an introduction from the First Selectman and steering committee members, and shared the intention of the housing plan:

We want diversity in housing types to meet the diverse needs of our community.

We want the aging population to be able to downsize or age-in-place.

We do not want existing or future residents and workers to be housing cost-burdened.

During the forum, the process of developing the affordable housing plan was outlined, existing housing programs were discussed, and town residents shared their personal stories about the importance of access to housing in Cornwall. The citizens' presentations included stories about the altruism of the community and the stability that housing can engender in one's life. A short video showcasing affordable housing developments in the region was created by a local filmmaker and was featured at the event. To view this short video, visit:

www.northwesthillscog.org/housing.

WHAT DO CORNWALL RESIDENTS AND WORKERS HAVE TO SAY ABOUT AFFORDABLE HOUSING?

Thankfully my family was able to stay in Cornwall because of Kugeman Village. It ended up being so important to all of us. I always wonder if I wasn't able to remain in Cornwall where I would be now, what would have happened?
-Melani King, local school teacher

"How does a home help someone achieve their goals? A house is more than a roof over our head. It is a building block of stability. A home provides a myriad of opportunity.

Will the Town benefit from affordable housing? The answer is a resounding YES. The towns in the Northwest Corner are suffering right now with an aging population, brain drain of youth, ever-increasing house expenses, and little opportunity for the employment of the middle class."
-Patricia Vanicky, HVRHS Art Teacher

"Home improvement expenses can be seen as major barriers for people moving to Town. They might not be able to take on these embedded costs. A community revolving loan fund might be a way to remove those barriers and create more economic diversity in Cornwall."
-Ron Goldstein, National Iron Bank Branch Manager

"The impact of housing on health cannot be understated. Financial difficulties associated with housing is linked with worse mental health as well as increased risk of disease. Making housing less of a burden improves overall health of the community."
- Elizabeth Ridgway, Registered Nurse & Cornwall EMT Captain

WHAT IS THE AFFORDABLE HOUSING PLAN TRYING TO ACHIEVE?

The Cornwall Affordable Housing Committee met during the summer months of 2021 to discuss and refine their housing goals and strategies. **The goals of the Cornwall Affordable Housing Plan are as follows:**

- **Increase the number rental units available for local residents and workers**
- **Increase first-time homebuyer options to support young families and their children**
- **Consider zoning and permitting changes that would enable more housing options**
- **Increase the availability of options for seniors looking to down-size and/or age in place**
- **Increase public awareness of Cornwall's housing efforts**
- **Further support existing affordable housing and connect citizen to housing resources**

It is important to note that the first three bullet-points of the above mentioned goals align with housing goals of the Plan of Conservation and Development.



Photo by Janell Mullen

MEASURE OF SUCCESS: UNIT GOALS

The Committee felt that it was necessary to assign specific numeric targets to the Affordable Housing Plan to insure the creation of new housing options, specifically affordable units. These goals are on a 5-year cycle which is a relatively short span of time that can be affected by market conditions and changes in housing demand. The metrics represent ambitious, yet attainable targets. For the five (5) year period 2021-2026, the Town will seek to increase the number of housing units as follows:

- **Create 10 new units of affordable housing**
- **Create 10 new rental units**
- **Create 10 new units of attainable senior housing**

STRATEGIES

- Update the zoning regulations to allow multi-family housing and mixed-use developments to be built by a non-profit and/or private developer. **(P&Z)**
- Amend the zoning regulations to enable diverse housing options such as co-housing and other community living opportunities. **(P&Z)**
- Amend the zoning regulations to allow for the conversion of existing homes, regardless of their age, to duplexes (2 units) or multi-family housing (3 or more units). **(P&Z)**
- Encourage the Board of Selectmen and The Planning & Zoning Commission not to opt-out of new state law (Public Act 21-29) which enables accessory apartments by right. Encourage the P&Z to further ease size restrictions and other requirements associated with accessory apartments. **(BOS & P&Z)**
- Encourage the private giving of land to the Cornwall Housing Corporation to allow them to build more housing via their Parcel Program and encourage private land-owners to grant CHC attainable housing cuts. **(CHC)**
- Increase the possibility for smaller houses by examining the requirements for buildable areas and minimum housing size. **(P&Z)**
- Encourage the state to set aside its \$60 land-use permitting fee on land-use applications to a Housing Trust Fund to support affordable housing. **(Town/State)**
- Annually conduct a Town-wide Housing Forum to continue the community discussion around housing needs, housing options, and to consistently verify progress of achieving the Town of Cornwall's Affordable Housing Plan goals. The Housing Forum will also align with an annual update of housing-related data. **(BOS)**
- Establish a Cornwall Housing Commission to assist with local housing efforts including the establishment and administration of the Housing Trust Fund. **(BOS)**
- Establish a Housing Trust Fund that functions as a community revolving loan fund with seed money from the state. This community fund can help to provide down-payment assistance for first-time homebuyers as well as maintenance assistance to help seniors age-in-place. **(Town/State)**
- Create a Housing Coordinator position to assist local resident with their housing needs. The Housing Coordinator will connect Cornwall residents to local resources such as the Cornwall Fuel & Food Fund and the Neighbor to Neighbor Fund. **(BOS)**
- Encourage the state to partner with Cornwall by identifying state-owned land that is suitable for local housing development. **(Town/State)**
- Encourage the state to consider counting accessory apartments (that aren't short-term rentals) as 0.5 units when the Department of Housing takes its inventory of affordable housing units every year. **(Town/State)**
- Investigate property tax abatement opportunities for affordable housing and encourage the state to reinvigorate its program. **(Town/State)**

DEFINITIONS:

What is **middle housing** and what is **multifamily housing**?

Middle Housing means small-scale developments of 4-6 units, which includes duplexes, triplexes, quadplexes, cottage clusters, and townhouses.

Multifamily housing is a building that contains three (3) or more dwelling units.

What is **co-housing**?

Private dwelling units on a single lot that typically features shared areas and amenities.

What is **adaptive reuse**?

The renovation and reuse of a pre-existing structure for new purposes.

What is an **accessory apartment**?

Accessory apartment or accessory dwelling unit (ADU): means a separate dwelling unit that is (a) located on the same lot as a principal dwelling unit of greater square footage (b) has cooking facilities, and (c) complies with any applicable building code, fire code and health and safety regulations.

What does **as of right** mean?

"As of right" means able to be approved in accordance with the terms of the zoning regulations and without requiring that a Public Hearing be held and a Special Permit be granted or some other discretionary zoning action be taken, other than determining that a site plan is in conformance with the applicable zoning regulations.

The action steps of the housing strategies fall into three main categories:

- **Zoning Reform**
- **Town/State Cooperation**
- **Coordination & Communication**

Each concept will be further explained for better understanding and to guide implementation.

ZONING REFORM

The action steps of this plan recommend that the Planning and Zoning Commission consider amending the zoning regulations to allow for more diverse housing options, such as middle housing, co-housing, and other creative Cornwall-born solutions. Zoning reform focused on broadening housing options may include:

- allowing for the adaptive reuse of existing buildings (aka conversion) into housing
- enabling private developers to create multifamily housing
- increasing the possibility for smaller houses, co-housing opportunities, and community living opportunities

The diversification of housing options will enable opportunities for new homebuyers, increase rental options, and provide solutions for seniors who wish to remain in Town.

It is important to note that any zoning reform suggested in this plan would need to be officially considered and petitioned by an application or by the Planning and Zoning Commission itself. Any zoning changes would be subject to a Public Hearing that all residents can attend and provide input.

ACCESSORY DWELLING UNITS

The recent state-level legislation (PA 21-29) requires that: "municipalities designate locations or zoning districts in which at least one accessory apartment shall be allowed as of right on each lot that contains a single-family dwelling." Towns may opt out of this provision, but allowing accessory apartments as of right is in line with the goals and purpose of the Town of Cornwall POCD and this affordable housing plan. Relieving applicants of a Public Hearing requirement, easing parking requirements, as well as eliminating a maximum square footage cap (which is 1,200 in Cornwall) may incentivize more property owners to consider adding additional dwelling unit(s) to their property. Additional accessory apartments would increase the overall housing supply and possible rental options.

This plan supports amending the zoning regulations to allow one accessory dwelling unit per lot by right and to create the possibility for a second accessory dwelling unit by Special Permit. It also supports easing maximum square footage restrictions. These measures are a step beyond recent statewide land-use reform.

TOWN/STATE COOPERATION

Partnering with the state to achieve The Town of Cornwall's housing goals as well as fulfill statutory obligations is recognized by this plan as an essential step towards its implementation. Several action steps within the Implementation Table involve the state as a potential partner, these include the following:

- Encourage the state to set aside its \$60 land-use permitting fee on land-use applications to a local Housing Trust Fund to help fund the town's housing efforts
- Establish a **community revolving loan fund** that not only provides down-payment assistance for new home-owners, but also maintenance assistance to help seniors that wish to age-in-place and preserve the quality of their home; utilize state-funded CHFA seed money

It is important to note that the state owns and controls over 7,000 acres of the total acreage in Cornwall, which is a total of 22,187 acres (see *Appendix IV; Protected Lands Map*). An additional housing strategy encourages the state to identify land-parcels it owns in Cornwall that may be suitable for housing development.

It is also a recommendation of this plan that the state recognize accessory dwelling units as housing options that are "affordable" relative to other types of housing. The state may consider counting accessory apartments (that aren't short-term rentals) as 0.5 units when the Department of Housing takes its inventory of affordable housing units every year. This could incentivize The Planning and Zoning Commission to regulate short-term rentals and/or to meticulously track its inventory of accessory dwelling units that are offered for rent on a long-term basis.

According to Town records, eighteen (18) new accessory units were created in the past ten (10) years. It is unknown whether these units add to the existing housing stock (by providing a long-term rental option) or are used on a more limited, familial basis (used for short-term lodging or on a short-term basis).

In light of the recent legislation (PA 21-29), there's never been a more appropriate time to count accessory apartments towards affordable housing totals as an update to the Affordable Land Use Appeals Act. This update would be accommodating to small, rural towns like Cornwall that don't currently have access to public water and/or sewer capacity.

What is a community revolving loan fund?

A community revolving loan fund is a gap financing measure that can be used for down-payment assistance or home improvements by providing low-to-no interest loans to local residents. This fund is a self-replenishing pool of money which uses interest and principal payments on old loans to issue new ones.

To establish a local community revolving loan fund, the affordable housing plan suggests requesting seed money from the State before calling upon local resources.

Uses for these loans may include:

- Down-payment assistance for new home buyers
- Building improvements such as the incorporation of hand-rails and/or ramps so that seniors may age in place

COORDINATION/COMMUNICATION

An essential strategy of the plan is to coordinate local communication about housing initiatives and housing needs which is why the plan proposes the establishment of a Cornwall Housing Commission as well as a Local Housing Coordinator.

The Housing Commission, appointed by the Board of Selectmen, will serve the Town of Cornwall by:

- Promoting the development of affordable housing
- Coordinating public and private funding sources to support further creation of affordable housing
- Support the Town's housing initiatives as well as partnering with the Cornwall Housing Corporation to assist with and further their initiatives
- Sponsor petitions for expenditures from an Affordable Housing Fund to be established and administered by the Board of Selectmen
- Monitor and further implementation of the Town's Affordable Housing Plan

The Local Housing Coordinator will:

- Understand specific housing needs within the community to connect those needs with local resources
- Assist with access to housing in Cornwall by understanding housing options and availability as well as financing opportunities and grant funding
- Provide assistance to applicants with permitting needs
- Partner with the Social Services Directors to connect residents with resources

ANNUALLY HOST A HOUSING FORUM:

On an annual basis, a housing forum will provide an opportunity for townspeople to share the work they are conducting with respects to the implementation of this affordable housing plan.

This event will also give the Town a chance to annually update its existing data, such as school enrollment and population numbers, as well as assess what numbers associated with housing seem to be the most accurate.

The Annual Housing Forum will be a chance for townspeople to analyze what elements of the plan are feasible and what needs to be adapted. This event is an opportunity for residents to learn about what immediate housing needs exist in Cornwall. The Annual Housing Forum will be a resource-sharing opportunity to revisit this plan and to further encourage that its initiatives are achieved.

CONCLUSION

This plan was developed during a very important time in our community. The global pandemic demonstrated the deep importance of access to safe and secure housing. In a relatively short period of time, homeownership has gone from being reasonably expected to unpredictable and unsteady. This plan is a step towards prioritizing and creating housing access regardless of age, race, income, ethnicity, and differing abilities within the Town of Cornwall now and for years to come.



Photo by Janell Mullen

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