Data concerning housing diversity and affordable housing for the Public Hearing on June 11 at 7:00 pm in the library in person.

Definition of Affordable Housing: "If you are paying less than 30% of your monthly income for housing costs (mortgage/rent, utilities, insurance), then you are living in Affordable Housing." (HUD)

# Slides from webinars hosted by the **Northwest Hills Council of Governments** and the **Litchfield County Center for Housing Opportunity**

## The Zoning Enabling Act (§ 8-2) and Housing Diversity



### **Zoning regulations shall:**

- "encourage the development of housing opportunities, including opportunities for multifamily dwellings, ... for all residents of the municipality and the planning region in which the municipality is located."
- "promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households."

## Zoning regulations shall not:

- Establish a minimum floor area for dwellings greater than that contained in building, housing or other codes.
- Place a numerical or percentage cap on the number of mixed use or multi-family dwellings in a town.



# The Zoning Enabling Act (§ 8-2) What Can't be Considered in Land Use Decisions?



Local land use decisions should not be made based upon:

- · Consideration of the financial viability of a proposal.
- Consideration of a proposal's projected number of school children,
   effect on the town's education budget, impacts on property taxes.
- A proposal's perceived inconsistency with the "district's character" unless such character is expressly articulated in such regulations by clear and explicit physical standards for site work and structures, or (B) the immutable characteristics, source of income or income level of any applicant or end user, other than age or disability whenever age-restricted or disability-restricted housing may be permitted.



#### Fair Housing Impediments to Fair Housing Municipal policies that limit affordable housing development: Connecticut 1. Zoning and land use rules requiring large lots or Fair Housing Center imposing requirements on multifamily housing that are different from those for single-family housing. 2. Town plans that do not foresee or allow for the creation More questions? of affordable housing in response to a local and regional Call the Connecticut Fair Housing Center at housing need. 860-247-4400 Their mission is to ensure that all people have 3. Accommodating community opposition to affordable equal access to housing opportunities in housing based on unsubstantiated fears about loss of Connecticut, free from discrimination.

### Fair Housing is a federal mandate.



# Kent's workforce housing needs survey respo







 These are people living in less than ideal situations, such as with parents or in-laws or with unsustainable housing costs.

"town character," increased school costs, falling market

value, crime, or racial integration.

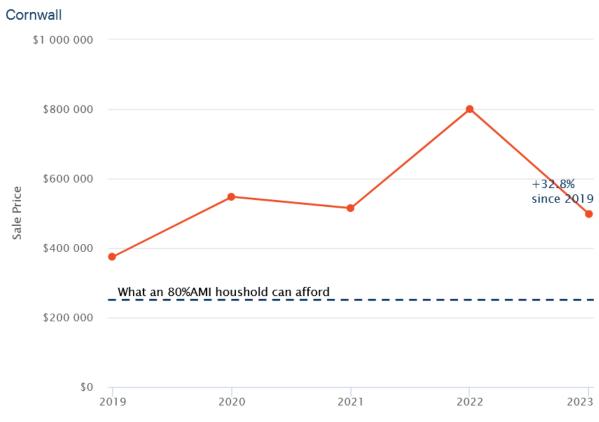
- **64%** of respondents who work in Kent, but do not live here, **would move to Kent** if there were housing that were affordable.
- 27% of respondents said they would be interested in volunteering for the KVFD
  if they had affordable housing available for emergency responders.

Over 20 responses from employers:

- 68% of employers said they had trouble recruiting or retaining employees due to the housing situation.
- 48% of employers said the housing situation affected a potential new hire's ability to accept a position.



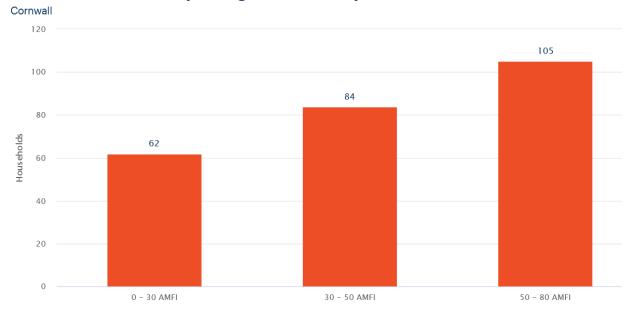
## Median Sale Price, 2019-2023



SMART MLS, Annual Report for Litchfield County Board of Realtors Assocation Service Area, 2023

Note: the dotted line referring to 80% AMI estimates the amount someone earning 80% of the area median income (AMI) could afford to pay for a house in order that their monthly housing costs (rent/mortgage/utilities) don't exceed 30%, which the federal Dept. of Housing and Urban Development considers the baseline of acceptability. When households have to spend more than this much of their income on housing costs, they often don't have enough left over to pay for all their other essential needs including food, gas, clothing, healthcare, childcare, etc. People paying more than 30% of their monthly income for housing costs qualify for Affordable Housing.

#### **Number of Households by Average Median Family Income**



HUD Comprehensive Housing Affordability Strategy, 2016-2020

Cornwall has 251 households earning less than 80% of the area median family income (AMFI), a number created by HUD to take family size into account.

#### **Jobs and Wages in Litchfield County**

Six largest sectors, 2022

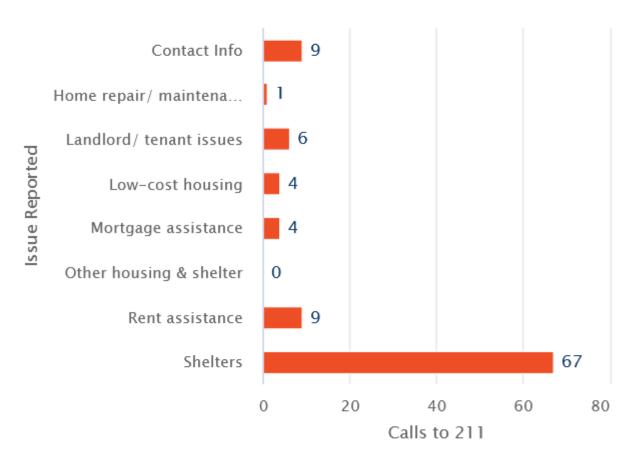
Industry	Litchfield Co. Total Jobs	Litchfield Co. Avg. Annual Wage
All Industries	60,824	\$57,869
Health Care & Social Assistance	10,027	\$55,342
Manufacturing	8,556	\$70,159
Retail Trade	8,105	\$40,438
Government	7,580	\$65,515
Construction	3,545	\$77435
Administration and Support, and Waste Management and Remediation Services	2,744	\$47,719

Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2022; via Connecticut Department of Labor

NONE of these workers could afford to pay the median home sale price in Cornwall from 2019-2023.

# **Housing-related Calls to 211 (2018-2023)**

## Cornwall



United Way of Connecticut 211 Calls. 2023 data does not include December.