

# Cornwall Housing Meeting 04

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

# Housing Forum- May 24th at 7:00 pm

## Topics:

Why are we developing a town affordable housing plan?

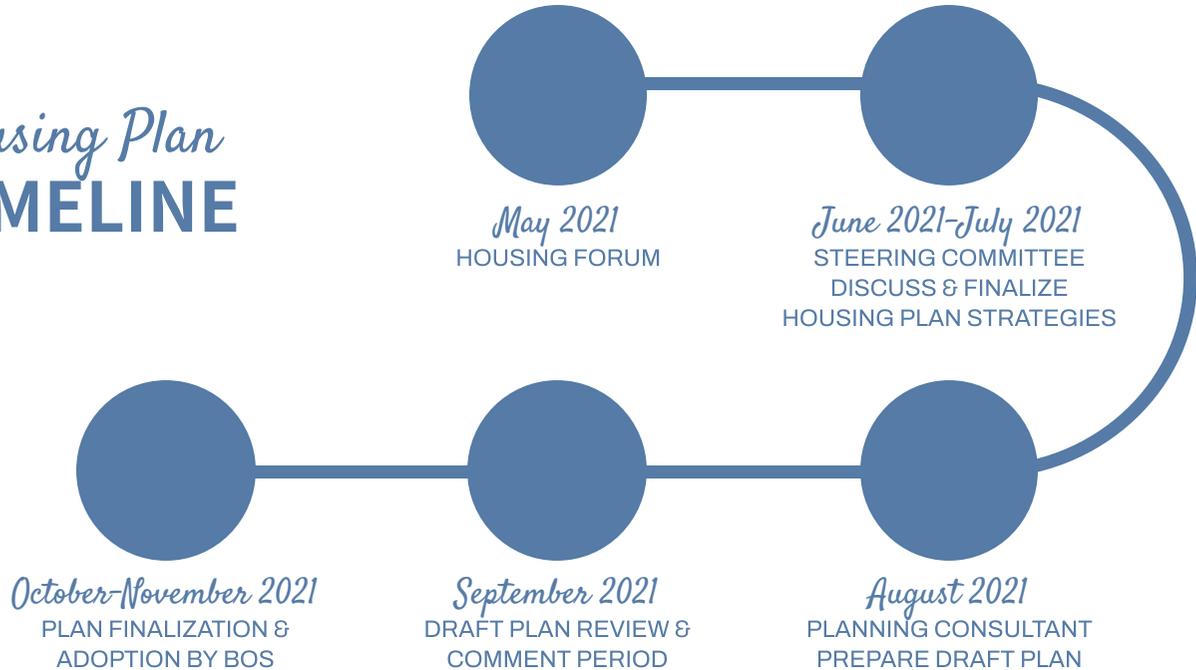
**Housing Needs Assessment:** What types of housing does Cornwall need?

**Housing Creation Goals:** What does the Plan of Conservation and Development say about our housing goals?

**Existing Affordable Housing:** Who builds, owns, and manages the affordable housing we have know?

What's next? How can I provide feedback on the plan?

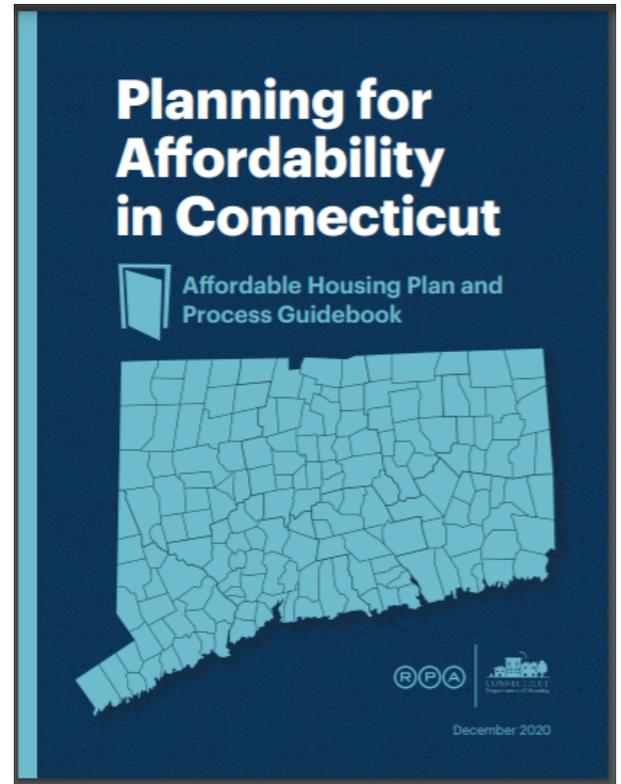
# *Housing Plan* **TIMELINE**



## *Why is there an Affordable Housing Committee in Cornwall and what are they up to?*

The Cornwall Affordable Housing Committee is a group of 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 units 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).

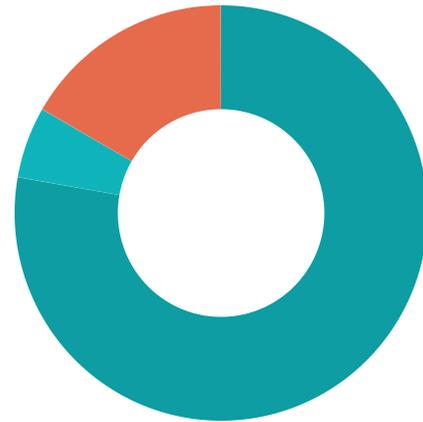
\*Incomes adjust annually and by household size.

## 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 the housing stock, which is about 1,042 units. 10 are at Bonney Brook, 18 at Kugeman Village, 2 are tenant rental assisted, and the remaining affordable units are scattered sites.

## Existing Affordable Housing



- Government Assisted (77.78%)
- Tenant Rental Assistance (5.56%)
- Single Family Dwelling (CHFA/USDA mortgages) (16.67%)

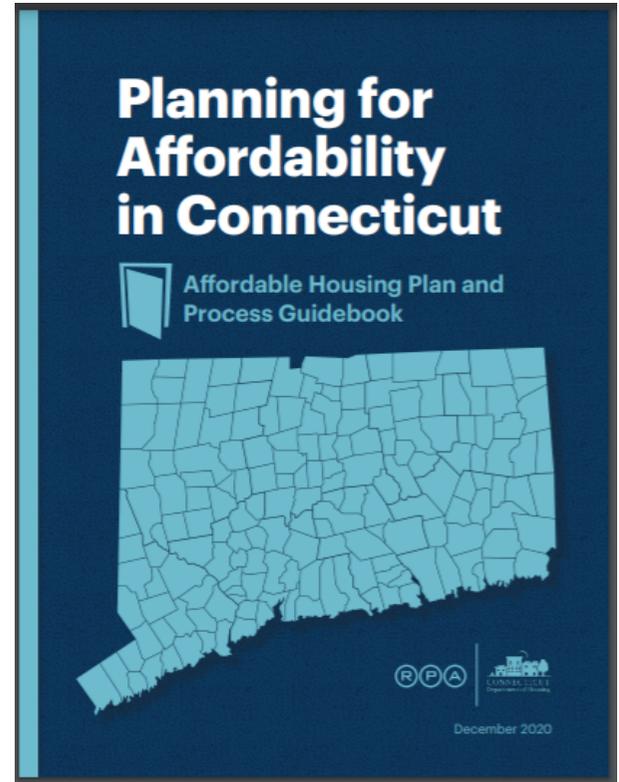
# *What has to be in the housing plan?*

**Purpose:** Goal, Process, Steering Committee

**Housing Needs Assessment:** Existing conditions, current demographics, housing stock, including existing affordable housing

**Housing Creation Goals:** Develop plan principles, goals, and actions

**Housing Plan Strategies:** Zoning, Capacity Building, Funding



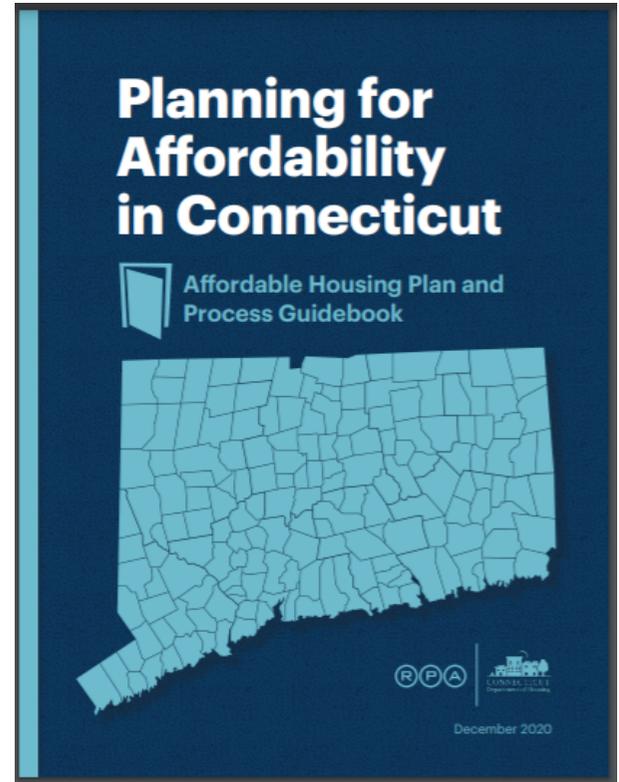
## *What is the planning process?*

- GOAL: The goal of this process is to "undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers" as required by 8-30j of Connecticut General Statutes (CGS).
- Town Steering Committee provides input and feedback and communicates this process to the greater community.
- 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 NHCOC to facilitate the planning process.

Source: [Planning for Affordable Housing in CT](#)



# Data Assessment Recap

*What did the data  
assessment tell us about  
the housing needs in our  
Town?*

The majority of our homes are single family dwellings (95%) . 40% of the housing stock in Cornwall was built before 1940.

Overall, homes have increased in size while household sizes have gotten smaller.

Household costs (rental or home ownership) have not kept pace with wages. 44% of Cornwall residents are housing cost burdened.

Cornwall has an aging population while the overall population as a whole is projected to decline.

Home values have increased greatly in the region as a result of the COVID-19 pandemic.

**In summary, very few housing options are currently available especially for first-time home-buyers, rentals, and seniors.**

# Housing Goals?

Bearing in mind the housing needs assessment and the housing goals of the Plan of Conservation and Development, what are our housing goals and how do we achieve them?

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

- 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 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.
- Building older than 15 years may be converted into "apartment use" by Special Permit. No more than four (4) units total and must be owner occupied.

## **"Elderly" housing:**

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

## **Accessory Dwelling Units:**

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